Cycle Date: June-2017
Run Date: 09/11/2017
Interval: Annual

|      |   | intervai:   | Annuai |
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|      |   |             |        |

Parameters: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

 Count of CU :
 105

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Charter-Region-SE-District: N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

|   | :                          | Summary Financial In     | formation    |                         |   |                        |           |                         |          |
|---|----------------------------|--------------------------|--------------|-------------------------|---|------------------------|-----------|-------------------------|----------|
| Return to cover   |                            | For Charter :            |              |                         |   |                        |           |                         |          |
| 09/11/2017  |                            | Count of CU :            |              |                         |   |                        |           |                         |          |
| CU Name: N/A  |                            | Asset Range :            |              |                         |   |                        |           |                         |          |
| Peer Group: N/A   |                            |                          |              | lation * Peer Group:    | All * Stat                              | e = 'MO' * Type Includ | led: Fede | erally Insured State Cr | redit    |
|   | Count                      | of CU in Peer Group :    | N/A          |                         |   |                        |           |                         |          |
|   | Dec-2013                   | Dec-2014                 | % Cha        | Dec-2015                | % Cha                                   | Dec-2016               | % Cha     | Jun-2017                | % Chg    |
| ASSETS:   | Amount                     | Amount                   | , c c g      | Amount                  | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | Amount                 |           | Amount                  |          |
| Cash & Equivalents  | 763,807,095                | 707,429,983              | -7.4         | 1,060,689,548           | 49.9                                    | 937,078,697            | -11.7     | 1,050,669,543           | 12.1     |
| TOTAL INVESTMENTS   | 2,946,742,615              | 2,809,467,285            | -4.7         | 2,717,118,667           | -3.3                                    | 2,836,885,659          | 4.4       | 2,841,799,573           | 0.2      |
| Loans Held for Sale   | 55,482,481                 | 33,845,110               |              | 40,725,105              |   | 48,014,833             | 17.9      |                         |          |
|   |                            |                          |              |                         |   |                        |           |                         |          |
| Real Estate Loans   | 3,022,167,615              | 3,182,489,668            | 5.3          | 3,282,736,578           | 3.1                                     | 3,406,866,801          | 3.8       | 3,537,862,859           | 3.8      |
| Unsecured Loans   | 699,302,630                | 748,590,201              | 7.0          | 775,218,409             | 3.6                                     | 818,749,009            | 5.6       | 810,988,043             | -0.9     |
| Other Loans   | 3,062,443,362              | 3,428,152,776            | 11.9         | 3,681,466,156           | 7.4                                     | 4,065,627,976          | 10.4      | 4,384,064,416           | 7.8      |
| TOTAL LOANS   | 6,783,913,607              | 7,359,232,645            | 8.5          | 7,739,421,143           | 5.2                                     | 8,291,243,786          | 7.1       | 8,732,915,318           | 5.3      |
| (Allowance for Loan & Lease Losses)   | (69,186,374)               | (70,894,092)             | 2.5          | (68,932,793)            | -2.8                                    | (73,086,629)           | 6.0       | (74,755,678)            | 2.3      |
| Land And Building   | 260,366,803                | 281,738,588              | 8.2          | 288,617,790             | 2.4                                     | 304,566,250            | 5.5       | 311,797,913             |          |
| Other Fixed Assets  | 39,450,872                 | 43,415,506               |              | 53,890,730              | 24.1                                    | 54,958,821             | 2.0       | , ,                     |          |
| NCUSIF Deposit  | 93,392,057                 | 95,405,560               | 2.2          | 97,978,129              | 2.7                                     | 103,094,489            | 5.2       | 105,153,245             | 2.0      |
| All Other Assets  | 239,311,049                | 249,913,812              | 4.4          | 266,185,670             | 6.5                                     | 333,035,927            | 25.1      | 319,523,181             | -4.1     |
| TOTAL ASSETS  | 11,113,280,205             | 11,509,554,397           | 3.6          | 12,195,693,989          | 6.0                                     | 12,835,791,833         | 5.2       | 13,387,646,789          | 4.3      |
| LIABILITIES & CAPITAL:  |                            |                          |              |                         |   |                        |           |                         |          |
| Dividends Payable   | 12,404,911                 | 12,378,843               |              | 12,300,571              | -0.6                                    | 12,616,088             | 2.6       |                         |          |
| Notes & Interest Payable  | 186,153,182                | 215,232,051              |              | 257,426,676             | -                                       | 315,907,986            |           |                         |          |
| Accounts Payable & Other Liabilities <sup>3</sup>   | 124,907,310                | 159,449,399              | 27.7         | 158,905,364             | -0.3                                    | 186,248,564            | 17.2      | 165,634,152             | -11.1    |
| Uninsured Secondary Capital and   |                            |                          |              |                         |   |                        |           |                         |          |
| Subordinated Debt Included in Net Worth <sup>4</sup>  | 0                          | 0                        | N/A          | 0                       | N/A                                     | 0                      | N/A       |                         | N/A      |
| TOTAL LIABILITIES   | 323,465,403                | 387,060,293              |              | 428,632,611             | 10.7                                    | 514,772,638            | 20.1      |                         |          |
| Share Drafts  | 1,549,631,235              | 1,690,759,847            |              | 1,969,457,422           |   | 2,094,747,630          |           |                         |          |
| Regular shares  | 2,899,157,457              | 3,121,721,491            |              | 3,412,003,948           |   | , , ,                  |           |                         |          |
| All Other Shares & Deposits   | 5,206,157,630              | 5,103,577,216            |              | 5,129,788,561           | 0.5                                     | 5,206,795,097          | 1.5       |                         |          |
| TOTAL SHARES & DEPOSITS   | 9,654,946,322              | 9,916,058,554            |              | 10,511,249,931          | 6.0                                     |                        |           |                         |          |
| Regular Reserve   | 213,462,339                | 213,815,398              |              | 212,019,644             |   | 211,248,468            |           | , ,                     |          |
| Other Reserves  | 192,909,417                | 213,615,611              |              | 219,339,262             |   | 219,959,149            |           |                         |          |
| Undivided Earnings  | 728,496,724                | 779,004,541              |              | 824,452,541             | 5.8                                     | 886,223,663            | 7.5       |                         |          |
| TOTAL EQUITY  | 1,134,868,480              | 1,206,435,550            |              | 1,255,811,447           | +                                       | 1,317,431,280          |           |                         |          |
| TOTAL LIABILITIES, SHARES, & EQUITY   | 11,113,280,205             | 11,509,554,397           | 3.6          | 12,195,693,989          | 6.0                                     | 12,835,791,833         | 5.2       | 13,387,646,789          | 4.3      |
| INCOME & EXPENSE  |                            |                          |              |                         |   |                        |           |                         |          |
| Loan Income*  | 333,498,884                | 338,157,662              |              | 355,796,541             | 5.2                                     | 371,812,595            | 4.5       |                         |          |
| Investment Income*  | 44,797,666                 | 45,091,281               |              | 40,993,621              | -9.1                                    | 49,944,927             | 21.8      |                         |          |
| Other Income*   | 233,939,996                | 236,447,349              |              | 254,022,410             |   | 278,859,009            | 9.8       |                         |          |
| Total Employee Compensation & Benefits*  Temporary Corporate CU Stabilization   | 215,409,303                | 224,274,522              | 4.1          | 241,284,892             | 7.6                                     | 252,268,431            | 4.6       | 130,722,162             | 3.6      |
| 1 ' ' '   | 7 0 40 400                 | 00.004                   | 00.0         | 40                      | 100.0                                   | 074                    | 400.4     | F00 000                 | инини.   |
| Expense & NCUSIF Premiums* <sup>/2</sup>  | 7,340,462                  | 99,901                   |              | 242.005.240             |   | 271                    | 489.1     |                         | ######   |
| Total Other Operating Expenses*   | 225,652,860                | 229,716,267              |              | 243,605,349             |   | 255,603,747            | 4.9       | , ,                     |          |
| Non-operating Income & (Expense)*   | 4,118,170                  | -2,575,274               |              | 806,637                 |   | 6,556,729              |           | ,                       |          |
| NCUSIF Stabilization Income*  |                            | ,                        |              | 0<br>43.892.129         | ,                                       | 0<br>55 575 715        | N/A       |                         | ,,       |
| Provision for Loan/Lease Losses*  Cost of Funds*  | 47,404,679<br>66,068,931   | 41,662,765<br>60,290,462 |              | -,,                     |   | 55,575,715             |           |                         |          |
| NET INCOME (LOSS) EXCLUDING STABILIZATION   | 00,000,931                 | 00,∠90,402               | -0./         | 58,699,398              | -2.6                                    | 62,265,528             | 0.1       | 31,204,826              | 0.2      |
| EXPENSE & NCUSIF PREMIUM*'1   | 61,818,943                 | 61,177,002               | -1.0         | 64,137,441              | 4.8                                     | 81,459,839             | 27.0      | 36,168,128              | -11.2    |
| Net Income (Loss)*  | 54,478,481                 | 61,077,101               |              | 64,137,395              |   |                        |           | , ,                     |          |
| TOTAL CU's  | 118                        |                          |              | 112                     |   | 107                    |           |                         | -        |
| * Income/Expense items are year-to-date while the related %change ra  |                            | 110                      | 1.7          | 112                     | 5.4                                     | 107                    | 7.5       | 103                     | 1.0      |
| # Means the number is too large to display in the cell  | are armualizeu.            |                          |              |                         |   |                        |           |                         |          |
| Prior to September 2010, this account was named Net Income (Loss)   | Refore NCLISIE Stabilizati | on Expense From Doco     | mher 2010 fo | rward NCLISIE Stabiliza | ation Incom                             | ne if any is evoluded  | I .       |                         |          |
| 2 Prior to September 2010, this account was named Net income (LOSs). 3 Prior to September 2010, this account was named NCUSIF Stabilizat and NCUSIF Premiums. |                            |                          |              |                         |   |                        |           |                         |          |
| <sup>3</sup> March 2014 and forward includes "Non-Trading Derivative Liabilities,   |                            |                          |              |                         |   |                        |           |                         | <u> </u> |
| December 2011 and forward includes "Subordinated Debt Included in   | Net Worth."                |                          |              |                         |   |                        |           | 1. Summary              | Financia |

|  |                    | Ratio A                                | Analysis           |  |                     |                  |                   |                 |              |
|--|--------------------|--|--------------------|--|---------------------|------------------|-------------------|-----------------|--------------|
| Return to cover  |                    | For Charter :                          | N/A                |  |                     |                  |                   |                 |              |
| 09/11/2017   |                    | Count of CU:                           |                    |  |                     |                  |                   |                 |              |
| CU Name: N/A   | , ,                | sset Range :                           | N/A                | + D O                                  | All + C4-4-         | IMOL + Tour      | la alcoda de Ea d |                 | Ct-t- C dit  |
| Peer Group: N/A  |                    |  |                    | n - Peer Grou                          |                     | = WO Type        | Included: Fed     |                 | State Credit |
| C  | ount of CU in      | Peer Group :                           | N/A                |  | Dec-2016            |                  |                   | <u>Jun-2017</u> |              |
|  |                    |  |                    |  |                     |                  |                   |                 |              |
|  | Dec-2013           | Dec-2014                               | Dec-2015           | Dec-2016                               | PEER Avg            | Percentile**     | Jun-2017          | PEER Avg        | Percentile** |
| CAPITAL ADEQUACY  Net Worth/Total Assets   | 10.48              | 10.65                                  | 10.55              | 10.66                                  | N/A                 | N/A              | 10.50             | N/A             | N/A          |
| Net Worth/Total Assets  Net Worth/Total AssetsIncluding Optional   | 10.46              | 10.05                                  | 10.55              | 10.00                                  | IN/A                | IN/A             | 10.50             | IN/A            | IN/A         |
| Total Assets Election (if used)  | 10.49              | 10.66                                  | 10.56              | 10.67                                  | N/A                 | N/A              | 10.53             | N/A             | N/A          |
| Total Delinquent Loans / Net Worth 3   | 6.10               | 5.95                                   | 5.05               | 4.69                                   | N/A                 | N/A              | 4.51              | N/A             | N/A          |
| Solvency Evaluation (Estimated)  | #NAME?             | #NAME?                                 | #NAME?             | #NAME?                                 | N/A                 | N/A              | #NAME?            | N/A             | N/A          |
| Classified Assets (Estimated) / Net Worth ASSET QUALITY  | 5.94               | 5.78                                   | 5.44               | 5.34                                   | N/A                 | N/A              | 5.31              | N/A             | N/A          |
| Delinquent Loans / Total Loans <sup>3</sup>  | 1.05               | 0.99                                   | 0.84               | 0.77                                   | N/A                 | N/A              | 0.73              | N/A             | N/A          |
| * Net Charge-Offs / Average Loans  | 0.90               | 0.56                                   | 0.62               | 0.64                                   | N/A                 | N/A              | 0.69              | N/A             | N/A          |
| Fair (Market) HTM Invest Value/Book Value HTM Invest.  | 100.78             | 102.52                                 | 103.05             | 100.36                                 | N/A                 | N/A              | 100.01            | N/A             | N/A          |
| Accum Unreal G/L On AFS/Cost Of AFS  | -0.94              | 0.05                                   | -0.37              | -1.09                                  | N/A                 | N/A              | -0.60             | N/A             | N/A          |
| Delinquent Loans / Assets 3  | 0.64               | 0.63                                   | 0.53               | 0.50                                   | N/A                 | N/A              | 0.47              | N/A             | N/A          |
| EARNINGS  * Return On Average Assets   | 0.50               | 0.54                                   | 0.54               | 0.65                                   | N/A                 | N/A              | 0.54              | N/A             | N/A          |
| * Return On Average Assets Excluding Stabilization   | 0.50               | 0.54                                   | 0.54               | 0.03                                   | IN/A                | IN/A             | 0.54              | IN/A            | IN/A         |
| Income/Expense & NCUSIF Premium <sup>2</sup>   | #NAME?             | #NAME?                                 | #NAME?             | #NAME?                                 | N/A                 | N/A              | #NAME?            | N/A             | N/A          |
| * Gross Income/Average Assets  | 5.57               | 5.48                                   | 5.49               | 5.60                                   | N/A                 | N/A              | 5.43              | N/A             | N/A          |
| * Yield on Average Loans   | 5.09               | 4.78                                   | 4.71               | 4.64                                   | N/A                 | N/A              | 4.55              | N/A             | N/A          |
| * Yield on Average Investments   | 1.21               | 1.29                                   | 1.17               | 1.37                                   | N/A                 | N/A              | 1.45              | N/A             | N/A          |
| * Fee & Other Op.Income / Avg. Assets  * Cost of Funds / Avg. Assets   | 2.13<br>0.60       | 2.09<br>0.53                           | 2.14<br>0.50       | 2.23<br>0.50                           | N/A<br>N/A          | N/A<br>N/A       | 2.07<br>0.48      | N/A<br>N/A      | N/A<br>N/A   |
| * Net Margin / Avg. Assets   | 4.97               | 4.95                                   | 5.00               | 5.10                                   | N/A                 | N/A              | 4.95              | N/A             | N/A          |
| * Operating Exp./ Avg. Assets  | #NAME?             | #NAME?                                 | #NAME?             | #NAME?                                 | N/A                 | N/A              | #NAME?            | N/A             | N/A          |
| * Provision For Loan & Lease Losses / Average Assets   | 0.43               | 0.37                                   | 0.37               | 0.44                                   | N/A                 | N/A              | 0.48              | N/A             | N/A          |
| * Net Interest Margin/Avg. Assets  | 2.84               | 2.86                                   | 2.85               | 2.87                                   | N/A                 | N/A              | 2.88              | N/A             | N/A          |
| Operating Exp./Gross Income  | #NAME?             | #NAME?                                 | #NAME?             | #NAME?                                 | N/A                 | N/A              | #NAME?            | N/A             | N/A          |
| Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1  | 3.13               | 3.15                                   | 3.11               | 3.13                                   | N/A                 | N/A              | 3.03              | N/A             | N/A          |
| * Net Operating Exp. /Avg. Assets  | #NAME?             | #NAME?                                 | #NAME?             | #NAME?                                 | N/A<br>N/A          | N/A<br>N/A       | #NAME?            | N/A<br>N/A      | N/A          |
| ASSET / LIABILITY MANAGEMENT   | #10 WILL:          | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | #10 time:          | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | 14,71               | 1471             | nio une :         |                 | 14// (       |
| Net Long-Term Assets / Total Assets  | #NAME?             | #NAME?                                 | #NAME?             | #NAME?                                 | N/A                 | N/A              | #NAME?            | N/A             | N/A          |
| Reg. Shares / Total Shares & Borrowings  | 29.46              | 30.81                                  | 31.71              | 32.74                                  | N/A                 | N/A              | 33.81             | N/A             | N/A          |
| Total Loans / Total Shares   | 70.26              | 74.22                                  | 73.63              | 75.35                                  | N/A                 | N/A              | 75.71             | N/A             | N/A          |
| Total Loans / Total Assets Cash + Short-Term Investments / Assets  | 61.04<br>12.03     | 63.94<br>9.97                          | 63.46<br>13.11     | 64.59<br>12.30                         | N/A<br>N/A          | N/A<br>N/A       | 65.23<br>13.04    | N/A<br>N/A      | N/A<br>N/A   |
| Total Shares, Dep. & Borrs / Earning Assets  | 94.86              | 94.27                                  | 94.60              | 94.95                                  | N/A                 | N/A              | 94.94             | N/A             | N/A          |
| Reg Shares + Share Drafts / Total Shares & Borrs   | 45.21              | 47.50                                  | 50.02              | 51.27                                  | N/A                 | N/A              | 52.85             | N/A             | N/A          |
| Borrowings / Total Shares & Net Worth  | 1.72               | 1.93                                   | 2.10               | 2.45                                   | N/A                 | N/A              | 2.37              | N/A             | N/A          |
| Supervisory Interest Rate Risk Threshold / Net Worth   | #NAME?             | #NAME?                                 | #NAME?             | #NAME?                                 | N/A                 | N/A              | #NAME?            | N/A             | N/A          |
| PRODUCTIVITY  Marshare (Patratial Marshare)  | 4.00               | 2.05                                   | 4.40               | 2.00                                   | N/A                 | N1/A             | 4.04              | N/A             | NI/A         |
| Members / Potential Members Borrowers / Members  | 4.28<br>46.88      | 3.95<br>47.82                          | 4.12<br>47.07      | 3.80<br>48.75                          | N/A<br>N/A          | N/A<br>N/A       | 4.24<br>48.62     | N/A<br>N/A      | N/A<br>N/A   |
| Members / Full-Time Employees  | 368.31             | 365.69                                 | 363.51             | 362.92                                 | N/A                 | N/A              | 364.62            | N/A             | N/A          |
| Avg. Shares Per Member   | \$7,313            | \$7,326                                | \$7,564            | \$7,773                                | N/A                 | N/A              | \$8,021           | N/A             | N/A          |
| Avg. Loan Balance  | \$10,962           | \$11,370                               | \$11,831           | \$12,015                               | N/A                 | N/A              | \$12,489          | N/A             | N/A          |
| * Salary And Benefits / Full-Time Empl.  | \$60,095           | \$60,590                               | \$63,114           | \$64,676                               | N/A                 | N/A              | \$66,289          | N/A             | N/A          |
| OTHER RATIOS   | 4.04               | 5.04                                   | 5.04               | 0.00                                   | N/A                 | N1/A             | 5.40              | N/A             | N/A          |
| * Net Worth Growth  * Market (Share) Growth  | 4.91<br>3.19       | 5.24<br>2.70                           | 5.01<br>6.00       | 6.36<br>4.68                           | N/A<br>N/A          | N/A<br>N/A       | 5.43<br>9.67      | N/A<br>N/A      | N/A<br>N/A   |
| * Loan Growth  | 7.53               | 8.48                                   | 5.17               | 7.13                                   | N/A                 | N/A              | 10.65             | N/A             | N/A          |
| * Asset Growth   | 2.20               | 3.57                                   | 5.96               | 5.25                                   | N/A                 | N/A              | 8.60              | N/A             | N/A          |
| * Investment Growth  | -6.41              | -5.66                                  | 7.27               | -0.46                                  |                     | N/A              | 6.83              | N/A             | N/A          |
| * Membership Growth  | 2.49               | 2.53                                   | 2.67               | 1.86                                   | N/A                 | N/A              | 3.18              | N/A             | N/A          |
| * Annualization factor: March = 4; June = 2; September =4/3; Decem   |                    | 0,                                     |                    |  |                     |                  |                   |                 |              |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter<br>Subsequent corrections to data after this date are not reflected in the Percen                |                    |  |                    | t cycle                                |                     |                  |                   |                 |              |
| Percentile Rankings show where the credit union stands in relation to its peers  |                    |  |                    |  | all data for all cr | edit unions in a |                   |                 |              |
| peer group are arranged in order from highest (100) to lowest (0) value. The   | percentile ranking | g assigned to the                      | credit union is a  | measure of the                         | relative standing   | of that ratio in |                   |                 |              |
| the entire range of ratios. A high or low ranking does not imply good or bad p   |                    |  | ewed in relation t | o other available                      | data, users mag     | / draw           |                   |                 |              |
| conclusions as to the importance of the percentile rank to the credit union's fir<br><sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a |                    |  | d vobioloo         |  |                     |                  |                   |                 |              |
| For periods before 2004, the Fixed Assets & Foreclosed and Repossessed a Prior to September 2010, this ratio was named Return on Assets Prior to NC                        |                    |  |                    |  |                     |                  |                   |                 |              |
| From December 2010 forward, NCUSIF Premium Expense is also excluded  |                    | ioome/Lxpei                            |                    |  |                     |                  |                   |                 | <b> </b>     |
| <sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising   |                    | reporting require                      | ements for trouble | ed debt restructu                      | ured (TDR) loans    | S                |                   |                 |              |
| This policy change may result in a decline in delinquent loans reported as of  | June 2012.         |  |                    |  |                     |                  |                   |                 | 2. Ratios    |

|  |                  | Sunnlamantal     | Ratio Analysi    | c              |                |
|--|------------------|------------------|------------------|----------------|----------------|
| Return to cover  |                  | For Charter :    |                  | 5              |                |
| 09/11/2017   |                  | Count of CU:     |                  |                |                |
| CU Name: N/A   |                  | Asset Range :    |                  |                |                |
| Peer Group: N/A  |                  |                  |                  | on * Peer Grou | p: All * State |
|  | ount of CU in    |                  |                  |                | p. 7 O.u.o     |
|  | Dec-2013         | Dec-2014         | Dec-2015         | Dec-2016       | Jun-2017       |
| OTHER DELINQUENCY RATIOS 1   |                  |                  |                  | 200 2010       |                |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans   | 0.98             | 0.99             | 0.83             | 0.92           | 0.91           |
| PAL Loans DQ >= 60 Days / Total PAL Loans Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally   | 0.00             | 0.00             | 0.00             | 0.00           | 0.00           |
| Guaranteed Student Loans   | 5.58             | 3.21             | 1.98             | 1.28           | 1.18           |
| New Vehicle Loans >= 60 Days/ Total New Vehicle Loans  | 0.73             | 0.86             | 0.63             | 0.54           | 0.53           |
| Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans Total Vehicle Loans >= 60 Days/ Total Vehicle Loans  | 0.85<br>0.81     | 0.98<br>0.94     | 1.07<br>0.94     | 1.00<br>0.87   | 0.89<br>0.78   |
| Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  | 0.00             | 0.00             | 0.00             | 0.00           | 0.00           |
| All Other Loans >= 60 Days / Total All Other Loans   | #NAME?           | #NAME?           |                  | #NAME?         | #NAME?         |
| TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE  | 7.89             | 9.01             | 14.30            | 12.66          | 14.49          |
| Indirect Loans Delinquent >= 60 Days / Total Indirect Loans  | 1.31             | 1.40             | 1.25             | 1.14           | 1.00           |
| Participation Loans Delinquent >= 60 Days / Total Participation Loans  | 1.52             | 2.19             | 0.62             | 0.55           | 0.53           |
| Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm  Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm                         | 5.05<br>2.51     | 3.19<br>1.73     | 1.16<br>0.63     | 1.54<br>0.44   | 0.94<br>0.58   |
| TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not  | 2.51             | 1.73             | 0.03             | 0.44           | 0.56           |
| Secured by RE  | 29.51            | 13.07            | 76.57            | 76.97          | 79.22          |
| Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale  | 0.00             | 0.27<br>#NAME?   | 0.00             | 0.00           | 0.00           |
| Allowance for Loan & Lease Losses to Delinquent Loans REAL ESTATE LOAN DELINQUENCY 1   | #NAME?           | #INAIVIE!        | #NAME?           | #NAME?         | #NAME?         |
| REAL ESTATE LOAN DELINQUENCY 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years                            | #NAME?           | #NAME?           | #NAME?           | #NAME?         | #NAME?         |
| 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mto Adjustable Rate and Hybrid/Balloon < 5 years                                     | #NAME?           | #NAME?           | #NAME?           | #NAME?         | #NAME?         |
| Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans   | 1.89             | 0.85             | 0.52             | 0.32           | 0.66           |
| Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable  | 0.34             | 0.32             | 0.32             | 0.28           | 0.37           |
| Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int  | 0.15             | 0.00             | 0.00             | 0.00           | 7.50           |
| Only and Pmt Opt First & Other RE Loans Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans   | 0.15<br>18.78    | 0.00<br>11.29    | 0.00<br>10.53    | 0.02<br>11.58  | 7.58<br>11.23  |
| TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns  |                  |                  |                  |                |                |
| also Reported as Business Loans  | 8.20             | 7.00             | 5.68             | 11.89          | 41.68          |
| Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans   | 2.90<br>1.10     | 2.39<br>0.92     | 1.97<br>0.69     | 1.78<br>0.61   | 1.16<br>0.57   |
| MISCELLANEOUS LOAN LOSS RATIOS   | 1.10             | 0.32             | 0.03             | 0.01           | 0.01           |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  | 15.63            | 19.43            | 18.81            | 17.53          | 16.46          |
| * Net Charge Offs - Credit Cards / Avg Credit Card Loans   | 2.25             | 2.09             | 1.99             | 2.11           | 2.46           |
| * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans                        | 3.57<br>0.62     | 0.01             | 0.02             | 0.02<br>0.78   | 0.02           |
| * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans  | 0.62             | 0.60             | 0.73             | 0.78           | 0.00           |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans  | 0.67             | 0.13             | 0.06             | 0.04           | -0.01          |
| * Net Charge Offs - Other RE Loans/ Avg Other RE Loans   | 0.50             | 0.29             | 0.14             | 0.11           | 0.11           |
| * Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest   | 0.00             | 0.00             | 0.04             | 0.00           | 0.00           |
| Only and Payment Option First & Other RE Loans  * Net Charge Offs - Leases Receivable / Avg Leases Receivable  | 0.00             | 0.00             | 0.04             | 0.00           | 0.00           |
| * Net Charge Offs - Indirect Loans / Avg Indirect Loans  | 1.02             | 0.99             | 1.30             | 1.18           | 1.12           |
| * Net Charge Offs - Participation Loans / Avg Participation Loans  | #NAME?           | #NAME?           | #NAME?           | #NAME?         | #NAME?         |
| * Net Charge Offs - Member Business Loans / Avg Member Business Loans  | 5.18             | -0.10            | 0.01             | 0.11           | 0.33           |
| SPECIALIZED LENDING RATIOS Indirect Loans Outstanding / Total Loans  | 18.13            | 19.53            | 19.85            | 21.17          | 22.79          |
| Participation Loans Outstanding / Total Loans  | 2.62             | 2.74             | 3.00             | 2.92           | 2.92           |
| Participation Loans Purchased YTD / Total Loans Granted YTD  | 2.22             | 2.59             | 2.46             | 1.71           | 2.25           |
| * Participation Loans Sold YTD / Total Assets  | 0.14             | 0.27             | 0.38             | 0.13           | 0.25           |
| Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets  | #NAME?<br>#NAME? | #NAME?<br>#NAME? | #NAME?<br>#NAME? | #NAME?         | #NAME?         |
| Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed | #IN/AIVIL!       | #INAIVIL!        | #INAIVIL!        | #INAIVIL!      | #IN/AIVIL!     |
| Student Loans  | 41.86            | 35.69            | 39.12            | 35.29          | 36.34          |
| REAL ESTATE LENDING RATIOS   | 16.43            | 16.33            | 15.94            | 15.50          | 15.40          |
| Total Fixed Rate Real Estate / Total Assets Total Fixed Rate Real Estate / Total Loans   | 26.92            | 25.55            | 05.40            | 23.99          | 23.60          |
| Total Fixed Rate RE Granted YTD / Total Loans Granted YTD  | 33.15            | 23.05            | 31.01            | 30.12          | 26.30          |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD  | 68.93            | 59.05            | 65.40            | 76.72          | 63.80          |
| Interest Only & Payment Option First & Other RE / Total Assets   | 0.29             | 0.27             | 0.35             | 0.45           | 0.59           |
| Interest Only & Payment Option First & Other RE / Net Worth  MISCELLANEOUS RATIOS  | 2.78             | 2.50             | 3.35             | 4.20           | 5.58           |
| Mortgage Servicing Rights / Net Worth  | 2.16             | 1.19             | 1.26             | 1.33           | 1.30           |
| Unused Commitments / Cash & ST Investments   | #NAME?           | #NAME?           | #NAME?           | #NAME?         | #NAME?         |
| Complex Assets / Total Assets  | 19.99            | 20.93            | 21.26            | 22.14          | 22.25          |
|  | 41.13            | 39.70            | 38.12            | 37.61          | 36.15          |
| Short Term Liabilities / Total Shares and Deposits plus Borrowings   |                  |                  |                  |                |                |
| * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  |                  |                  |                  |                |                |
|  |                  |                  |                  |                |                |

|  |                              | Ass                   | ets      |                            |               |                         |              |                                |           |
|--|------------------------------|-----------------------|----------|----------------------------|---------------|-------------------------|--------------|--------------------------------|-----------|
| Return to cover  |                              | For Charter :         |          |                            |               |                         |              |                                |           |
| 09/11/2017   |                              | Count of CU :         | : 105    |                            |               |                         |              |                                |           |
| CU Name: N/A   |                              | Asset Range :         |          |                            |               |                         |              |                                |           |
| Peer Group: N/A  |                              |                       |          | Nation * Peer Group:       | All * Sta     | te = 'MO' * Type Includ | led: Fede    | rally Insured State Cr         | edit      |
|  | Count                        | of CU in Peer Group : | N/A      |                            |               |                         |              |                                |           |
|  |                              |                       |          |                            |               |                         |              |                                |           |
|  | Dec-2013                     | Dec-2014              | % Chg    | Dec-2015                   | % Chg         | Dec-2016                | % Chg        | Jun-2017                       | % Chg     |
| ASSETS   |                              |                       |          |                            |               |                         |              |                                |           |
| CASH:  | 100 100 111                  | 400 500 050           | 7.0      | 100 001 000                | 0.4           | 111.057.011             |              | 440 700 470                    | 4.0       |
| Cash On Hand   | 120,169,411                  |                       |          | , ,                        | 3.4           | , ,                     | 7.5          | 146,720,179                    |           |
| Cash On Deposit  | 619,155,408                  | , ,                   |          |                            | 60.7          |                         | -14.8        | 875,549,972                    |           |
| Cash Equivalents   | 24,482,276                   |                       |          |                            | 51.8          |                         | -2.8         | 28,399,392                     |           |
| TOTAL CASH & EQUIVALENTS   | 763,807,095                  | 707,429,983           | -7.4     | 1,060,689,548              | 49.9          | 937,078,697             | -11.7        | 1,050,669,543                  | 12.1      |
| INIVEGENATIO:  |                              |                       |          |                            |               |                         |              |                                |           |
| INVESTMENTS:   | 00.075.044                   | 04.450.704            |          | 00.000.070                 |               | 00.074.400              | 4.0          | 40 500 044                     | 0.0       |
| Trading Securities   | 20,675,914                   |                       |          |                            | -5.5          |                         | 1.8          | 18,580,614                     |           |
| Available for Sale Securities  | 1,859,597,079                |                       |          | , , , ,                    | -0.3          | , , ,                   | 8.2          | 1,935,434,473                  |           |
| Held-to-Maturity Securities  | 165,574,640                  |                       |          | 115,128,034                | -14.5         |                         |              | 115,969,241                    |           |
| Deposits in Commercial Banks, S&Ls, Savings Banks                          | 762,069,813                  | 711,282,001           | -6.7     | 624,084,317                | -12.3         | 581,085,263             | -6.9         | 575,073,201                    | -1.0      |
| Loans to, Deposits in, and Investments in Natural                          | 00 004 400                   | 40,400,450            |          | 50.005.044                 | 00.0          | 70.040.047              | 00.5         | 00 055 700                     |           |
| Person Credit Unions <sup>2</sup>  | 33,984,488                   | 43,422,159            | 27.8     | 59,395,841                 | 36.8          | 76,942,317              | 29.5         | 82,855,780                     | 7.7       |
| Total MCSD/Nonperpetual Contributed Capital and                            | 22 206 602                   | 17.000.147            | , ,,,,,  | 16 007 047                 | 0.4           | 16.076.440              | 0.4          | 47 000 700                     | 0.2       |
| PIC/Perpetual Contributed Capital  | 22,396,603                   |                       |          |                            | -0.4          | -,,                     | -0.1         | 17,022,733                     |           |
| All Other Investments in Corporate Cus  All Other Investments <sup>2</sup> | 2,309,738                    |                       |          | ,                          | -55.6         |                         | 37.2         | 3,287,517                      |           |
| TOTAL INVESTMENTS  | 80,134,340                   |                       |          |                            | 6.2           | , ,                     | -5.4         | 93,576,014                     |           |
| TOTAL INVESTMENTS  | 2,946,742,615                | 2,809,467,285         | -4.7     | 2,717,118,667              | -3.3          | 2,836,885,659           | 4.4          | 2,841,799,573                  | 0.2       |
| LOANGUELD FOR CALE   | 55 400 404                   | 00.045.440            | 20.0     | 40.705.405                 | 00.0          | 10.011.000              | 47.0         | 47.050.000                     | 0.0       |
| LOANS HELD FOR SALE  | 55,482,481                   | 33,845,110            | -39.0    | 40,725,105                 | 20.3          | 48,014,833              | 17.9         | 47,053,209                     | -2.0      |
| LOANS AND LEASES:  |                              |                       |          |                            |               |                         |              |                                |           |
| Unsecured Credit Card Loans  | 409.049.194                  | 425,615,887           | 7 4.1    | 425 424 450                | 2.3           | 440 640 775             | 3.0          | 429,073,882                    | -4.4      |
| All Other Unsecured Loans/Lines of Credit                                  | ,,-                          | -,,                   |          | 435,434,150<br>291,742,231 | 4.9           |                         | 9.3          | 329,522,860                    |           |
| Payday Alternative Loans (PAL Loans) (FCUs only)                           | 256,002,490                  |                       |          | 291,742,231                | 4.9<br>N/A    | , ,                     |              | 329,522,860                    | N/A       |
|  |                              |                       |          |                            | 7.4           |                         |              |                                |           |
| Non-Federally Guaranteed Student Loans  New Vehicle Loans                  | 34,250,946                   |                       |          | , , ,                      | 5.8           | , ,                     | 6.7<br>9.3   | 52,391,301                     |           |
| Used Vehicle Loans   | 819,241,668<br>1,929,017,721 |                       |          |                            | 7.9           |                         | 11.5         | 1,165,220,917<br>2,796,828,272 |           |
| 1st Mortgage Real Estate Loans/Lines of Credit                             | 2,189,264,182                |                       |          | 2,336,105,459              | 3.0           |                         | 3.3          |                                |           |
| Other Real Estate Loans/Lines of Credit                                    |                              |                       |          |                            | 3.4           |                         | 5.0          | 2,531,475,635<br>1,006,387,224 |           |
| Leases Receivable  | 832,903,433                  |                       | +        |                            |               |                         | N/A          | 1,000,387,224                  | -43.0     |
| Total All Other Loans/Lines of Credit                                      | 314,183,973                  |                       |          |                            | 8.6           | ,                       | 6.9          | 422,014,166                    |           |
| TOTAL LOANS  | 6,783,913,607                |                       |          |                            | 5.2           |                         | 7.1          | 8,732,915,318                  |           |
| (ALLOWANCE FOR LOAN & LEASE LOSSES)  |                              |                       |          |                            | -2.8          |                         | 6.0          | (74,755,678)                   | 2.3       |
| Foreclosed Real Estate   | (69,186,374)<br>18,903,926   |                       |          |                            | -2.0<br>-44.1 |                         | 44.1         |                                |           |
|  |                              |                       |          |                            |               |                         |              | 8,612,369                      |           |
| Repossesed Autos Foreclosed and Repossessed Other Assets                   | 1,018,530<br>1,598,801       |                       |          |                            | 30.7<br>-47.5 |                         | 45.1<br>45.5 | 2,057,461<br>1,398,706         |           |
| TOTAL FORECLOSED and REPOSSESSED ASSETS 1                                  |                              |                       |          |                            | -35.7         |                         |              |                                |           |
|  | 21,521,257                   | , ,                   |          | 8,981,296                  |               | 12,970,717              | 44.4         | 12,068,536                     |           |
| Land and Building  | 260,366,803                  |                       |          |                            | 2.4           | , ,                     | 5.5          | 311,797,913                    |           |
| Other Fixed Assets   | 39,450,872                   |                       |          |                            | 24.1          |                         | 2.0          | 53,490,485                     |           |
| NCUA Share Insurance Capitalization Deposit                                | 93,392,057                   |                       |          |                            | 2.7           |                         | 5.2          | 105,153,245                    |           |
| Identifiable Intangible Assets   | 402,114                      |                       |          |                            |               |                         |              | 1,372                          |           |
| Goodwill   | 1,582,360                    |                       |          |                            | 0.0           |                         | 29.1         | 2,042,182                      |           |
| TOTAL INTANGIBLE ASSETS  | 1,984,474                    |                       |          | 1,582,360                  | 0.0           |                         | 29.1         | 2,043,554                      |           |
| Accrued Interest on Loans  | 21,221,842                   |                       |          |                            | -0.1          |                         | 5.7          | 22,185,304                     |           |
| Accrued Interest on Investments  | 6,966,070                    |                       |          |                            | 12.2          |                         | -0.5         | 7,398,617                      |           |
| Non-Trading Derivative Assets, net   | N/A                          |                       |          | 39,972<br>226,373,532      | -39.2         |                         |              | 275 927 170                    | -         |
| All Other Assets   | 187,617,406                  |                       |          |                            | 10.0          |                         | 27.0         | 275,827,170                    |           |
| TOTAL OTHER ASSETS   | 215,805,318                  | 234,353,514           | 8.6      | 255,622,014                | 9.1           | 318,023,028             | 24.4         | 305,411,091                    | -4.0      |
| TOTAL ASSETS   | 11 110 000 005               | 11 500 554 003        | 7 20     | 12 105 602 602             | 6.0           | 12 025 704 020          | F 0          | 12 207 646 700                 | 4.0       |
| TOTAL CUI'S  | 11,113,280,205               |                       |          |                            | 6.0           |                         | 5.2          | 13,387,646,789                 |           |
| TOTAL CU's  # Means the number is too large to display in the cell         | 118                          | 116                   | -1.7     | 112                        | -3.4          | 107                     | -4.5         | 105                            | -1.9      |
|  |                              |                       |          |                            |               |                         |              |                                | ├──       |
| OTHER RE OWNED PRIOR TO 2004   |                              | LIED INVESTMENTS      | OD TO    | UE 0000 FOR OURSE TO       |               | •                       |              |                                | <u> </u>  |
| $^{2}$ LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSO             | N CUS INCLUDED IN ALL OT     | HER INVESTMENTS PRI   | UK 10 JU | NE ∠006 FOR SHORT FO       | KIVI FILER    | 5                       |              |                                | 4. Assets |

|   |   | Liabilities, Shares &     | Fauity    |                         |            |                        |           |                        |          |
|---|---|---------------------------|-----------|-------------------------|------------|------------------------|-----------|------------------------|----------|
| Return to cover   |   | For Charter :             |           |                         |            |                        |           |                        |          |
| 09/11/2017  |   | Count of CU:              |           |                         |            |                        |           |                        |          |
| CU Name: N/A  |   | Asset Range :             | N/A       |                         |            |                        |           |                        |          |
| Peer Group: N/A   |   |                           |           | Nation * Peer Group:    | All * Stat | te = 'MO' * Type Inclu | ded: Fed  | erally Insured State C | redit    |
|   | Count                                   | of CU in Peer Group :     | N/A       |                         |            |                        |           |                        |          |
|   |   |                           |           |                         |            |                        |           |                        |          |
| LARUETTE CHARTE AND FOURTY  | Dec-2013                                | Dec-2014                  | % Chg     | Dec-2015                | % Chg      | Dec-2016               | % Chg     | Jun-2017               | % Chg    |
| LIABILITIES, SHARES AND EQUITY LIABILITIES:   |   |                           |           |                         |            |                        |           |                        |          |
| Other Borrowings  | N/A                                     | N/A                       |           | N/A                     |            | N/A                    |           | N/A                    |          |
| Other Notes, Promissory Notes, Interest Payable, &  | N/A                                     | IN/A                      |           | IN/A                    |            | N/A                    |           | IN/A                   |          |
| Draws Against Lines of Credit   | 186,153,182                             | 215,232,051               | 15.6      | 247,313,395             | 14.9       | 302,917,070            | 22.5      | 306,965,204            | 1.3      |
| Borrowing Repurchase Transactions   | 0                                       | 0                         | N/A       |                         | N/A        | 12,990,916             | 28.5      |                        | 1        |
| Subordinated Debt   | 0                                       | 0                         | N/A       |                         | N/A        | 0                      |           | 0                      |          |
| Uninsured Secondary Capital and   |   |                           |           |                         |            |                        |           |                        |          |
| Subordinated Debt Included in Net Worth <sup>3</sup>  | 0                                       | 0                         | N/A       | 0                       | N/A        | 0                      | N/A       | 0                      | N/A      |
| Non-Trading Derivative Liabilities, net   | N/A                                     | 0                         |           | 0                       | N/A        | 0                      | N/A       | 0                      | N/A      |
| Accrued Dividends and Interest Payable  | 12,404,911                              | 12,378,843                | -0.2      | 12,300,571              | -0.6       | 12,616,088             | 2.6       | 8,882,939              | -29.6    |
| Accounts Payable & Other Liabilities  | 124,907,310                             | 159,449,399               | 27.7      | 158,905,364             | -0.3       | 186,248,564            | 17.2      | 165,634,152            | -11.1    |
| TOTAL LIABILITIES   | 323,465,403                             | 387,060,293               | 19.7      | 428,632,611             | 10.7       | 514,772,638            | 20.1      | 486,757,961            | -5.4     |
|   |   |                           |           |                         |            |                        |           |                        |          |
| SHARES AND DEPOSITS   | 4 = 10 001 ===                          | 4.000 770 5 :-            |           | 4 000 457 :             | 40.5       | 0.001.717.55           |           | 0.055.510.155          |          |
| Share Drafts  | 1,549,631,235                           |                           | 9.1       | 1,969,457,422           |            | 2,094,747,630          | 6.4       |                        |          |
| Regular Shares  | 2,899,157,457                           |                           | 7.7       |                         |            | 3,702,045,188          |           |                        |          |
| Money Market Shares   | 2,366,918,208                           |                           | 2.2       |                         |            | 2,664,723,468          | 5.7       | 2,736,505,859          |          |
| Share Certificates  | 1,811,083,707                           | 1,687,626,877             | -6.8      |                         |            | 1,603,889,088          |           | 1,589,271,997          | -0.9     |
| IRA/KEOGH Accounts  | 993,465,335                             | , ,                       | -4.1      | 922,166,317             | -3.2       | 891,027,856            |           | 873,999,228            | 1        |
| All Other Shares <sup>1</sup>   | 27,591,787                              |                           | 15.4      |                         |            | 35,948,000             | 12.1      | 45,793,357             | 27.4     |
| Non-Member Deposits   | 7,098,593                               |                           | 91.8      |                         | 24.6       | 11,206,685             | -33.9     |                        |          |
| TOTAL SHARES AND DEPOSITS   | 9,654,946,322                           | 9,916,058,554             | 2.7       | 10,511,249,931          | 6.0        | 11,003,587,915         | 4.7       | 11,535,435,353         | 4.8      |
| EQUITY:   |   |                           |           |                         |            |                        |           |                        |          |
| Undivided Earnings  | 728,496,724                             | 779,004,541               | 6.9       | 824,452,541             | 5.8        | 886,223,663            | 7.5       | 906,797,275            | 2.3      |
| Regular Reserves  | 213,462,339                             | 213,815,398               | 0.2       |                         | -0.8       | 211,248,468            | -0.4      | 211,527,349            |          |
| Appropriation For Non-Conforming Investments  | 2.0,102,000                             | 210,010,000               | 0.2       | 212,010,011             | 0.0        | 211,210,100            | 0         | 211,021,010            | 0        |
| (SCU Only)  | 0                                       | 0                         | N/A       | 1,136,101               | N/A        | 0                      | -100.0    | 0                      | N/A      |
| Other Reserves  | 222,857,943                             | 230,930,152               | 3.6       | 243,829,924             | 5.6        | 256,366,145            | 5.1       | 262,466,995            | 2.4      |
| Equity Acquired in Merger   | 315,438                                 | 2,378,003                 | 653.9     | 6,119,825               | 157.4      | 13,973,856             | 128.3     | 14,382,065             |          |
| Miscellaneous Equity  | 1,188,480                               | 1,188,480                 | 0.0       |                         |            | 1,188,480              | 0.0       |                        |          |
| Accumulated Unrealized G/L on AFS Securities  | -17,714,259                             | 814,696                   | 104.6     |                         |            | -21,288,641            | -218.7    | -11,619,394            |          |
| Accumulated Unrealized Losses for OTTI  |   |                           |           |                         |            |                        |           |                        |          |
| (due to other factors) on HTM Debt Securities   | 0                                       |                           | N/A       | 0                       |            | 0                      |           | 0                      |          |
| Accumulated Unrealized G/L on Cash Flow Hedges  | 0                                       | ,                         | N/A       |                         |            | 0                      |           | 0                      |          |
| Other Comprehensive Income  | -13,738,185                             | -21,423,757               | -55.9     |                         | -22.5      | -30,280,691            | -15.3     | -28,757,726            |          |
| Net Income  | 0                                       | ~                         | N/A       | 0                       |            | 0                      |           | 9,465,643              | N/A      |
| EQUITY TOTAL  | 1,134,868,480                           | 1,206,435,550             | 6.3       | 1,255,811,447           | 4.1        | 1,317,431,280          | 4.9       | 1,365,453,475          | 3.6      |
| TOTAL SHARES & EQUITY   | 10,789,814,802                          | 11,122,494,104            | 3.1       | 11,767,061,378          | 5.8        | 12,321,019,195         | 4.7       | 12,900,888,828         | 4.7      |
| TOTAL LIABILITIES, SHARES, & EQUITY   | 11,113,280,205                          | 11,509,554,397            | 3.6       | 12,195,693,989          | 6.0        | 12,835,791,833         | 5.2       | 13,387,646,789         | 4.3      |
| ,   | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | ,, ,,,,                   |           | ,,,                     |            | ,, . ,                 |           | , , , , , , , ,        |          |
| NCUA INSURED SAVINGS <sup>2</sup>   |   |                           |           |                         |            | ·                      |           |                        |          |
| Uninsured Shares  | 404,845,427                             |                           | 1.7       |                         | 19.6       | 495,140,679            |           |                        |          |
| Uninsured Non-Member Deposits   | 1,413,951                               |                           | 40.8      |                         |            | 1,671,161              |           |                        | 1        |
| Total Uninsured Shares & Deposits   | 406,259,378                             |                           | 1.9       |                         |            | 496,811,840            |           |                        |          |
| Insured Shares & Deposits   | 9,248,686,944                           |                           | 2.7       |                         |            | 10,506,776,075         |           |                        | _        |
| TOTAL NET WORTH   | 1,165,122,444                           | 1,226,128,094             | 5.2       | 1,287,558,035           | 5.0        | 1,369,405,645          | 6.4       | 1,406,618,853          | 2.7      |
| # Means the number is too large to display in the cell  |   |                           |           |                         |            |                        |           |                        |          |
| PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA  |   |                           |           |                         |            |                        |           |                        |          |
| <sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 0  |   | UP TO \$100,000 and \$250 | 0,000 FOF | R IRAS; 5/20/09 AND FOR | RWARD SH   | HARES INSURED UP TO    | \$250,000 |                        |          |
| December 2011 and forward includes "Subordinated Debt Included in Newscape Control of the Con | et Worth."                              |                           |           |                         |            |                        |           | 5. Liak                | ShEquity |

|   |   | Income Statem           | ent           |                            |               |                        |                    |                                       |              |
|---|---|-------------------------|---------------|----------------------------|---------------|------------------------|--------------------|---------------------------------------|--------------|
| Return to cover   |   | For Charter :           |               |                            |               |                        |                    |                                       |              |
| 09/11/2017  |   | Count of CU :           | 105           |                            |               |                        |                    |                                       |              |
| CU Name: N/A  |   | Asset Range :           |               |                            |               |                        |                    |                                       |              |
| Peer Group: N/A   |   | Criteria :              | Region:       | Nation * Peer Group: /     | All * State   | e = 'MO' * Type Includ | led: Fed           | erally Insured State C                | redit        |
|   | Count                                   | of CU in Peer Group :   | N/A           |                            |               |                        |                    |                                       |              |
|   |   |                         |               |                            |               |                        |                    |                                       |              |
|   | Dec-2013                                | Dec-2014                | % Chg         | Dec-2015                   | % Chg         | Dec-2016               | % Chg              | Jun-2017                              | % Chg        |
| * INCOME AND EXPENSE  |   |                         |               |                            |               |                        |                    |                                       |              |
| INTEREST INCOME:  |   |                         |               |                            |               |                        |                    |                                       |              |
| Interest on Loans   | 334,029,324                             | , ,                     |               | 356,300,901                | 5.2           | 373,071,536            | 4.7                |                                       |              |
| Less Interest Refund  | (530,440)                               | (526,357)               |               | (504,360)                  | -4.2          | (1,258,941)            | 149.6              | . , ,                                 |              |
| Income from Investments   | 42,862,293                              | 44,676,917              | 4.2           | 42,250,777                 | -5.4          | 48,166,843             | 14.0               | 26,087,007                            | 8.3          |
| Income from Trading   | 1,935,373                               | ·                       | -78.6         | -1,257,156                 | -403.4        | 1,778,084              | 241.4              | 643,028                               |              |
| TOTAL INTEREST INCOME   | 378,296,550                             | 383,248,943             | 1.3           | 396,790,162                | 3.5           | 421,757,522            | 6.3                | 220,193,555                           | 4.4          |
| INTEREST EXPENSE:   |   |                         |               |                            |               |                        |                    |                                       |              |
| Dividends   | 46,740,525                              | 44,024,134              | -5.8          | 42,289,566                 | -3.9          | 45,003,328             | 6.4                | 21,965,882                            |              |
| Interest on Deposits  | 13,982,965                              | 11,668,792              | -16.5         | 11,086,794                 | -5.0          | 10,657,026             | -3.9               | 5,699,037                             | 7.0          |
| Interest on Borrowed Money  | 5,345,441                               | 4,597,536               | -14.0         | 5,323,038                  | 15.8          | 6,605,174              | 24.1               | 3,539,907                             | 7.2          |
| TOTAL INTEREST EXPENSE  | 66,068,931                              | 60,290,462              | -8.7          | 58,699,398                 | -2.6          | 62,265,528             | 6.1                | 31,204,826                            | 0.2          |
| PROVISION FOR LOAN & LEASE LOSSES   | 47,404,679                              | 41,662,765              | -12.1         | 43,892,129                 | 5.4           | 55,575,715             | 26.6               | 31,205,203                            | 12.3         |
| NET INTEREST INCOME AFTER PLL   | 264,822,940                             | 281,295,716             | 6.2           | 294,198,635                | 4.6           | 303,916,279            | 3.3                | 157,783,526                           | 3.8          |
| NON-INTEREST INCOME:  |   |                         |               |                            |               |                        |                    |                                       |              |
| Fee Income  | 113,442,236                             | 112,937,018             | -0.4          | 116,040,777                | 2.7           | 123,940,981            | 6.8                | 61,616,379                            | -0.6         |
| Other Operating Income  | 120,497,760                             | 123,510,331             | 2.5           | 137,981,633                | 11.7          | 154,918,028            | 12.3               | 74,034,269                            | -4.4         |
| Gain (Loss) on Investments  | 3,310,110                               | 965,075                 | -70.8         | 1,526,975                  | 58.2          | 2,543,420              | 66.6               | -495,054                              | -138.9       |
| Gain (Loss) on Non-Trading Derivatives  | 0                                       | 0                       | N/A           | 0                          | N/A           | 284                    | N/A                | 0                                     | -100.0       |
| Gain (Loss) on Disposition of Assets  | -1,382,846                              | -2,820,948              |               | -1,258,635                 | 55.4          | 198,265                | 115.8              |                                       |              |
| Gain from Bargain Purchase (Merger)   | 0                                       |                         | N/A           | 2,153,974                  | N/A           | 0                      | -100.0             |                                       | N/A          |
| Other Non-Oper Income/(Expense)   | 2,190,906                               | -719,401                |               | -1,615,677                 | -124.6        | 3,814,760              | 336.1              | 1,403,619                             |              |
| NCUSIF Stabilization Income   | 0                                       |                         |               | 0                          | N/A           | 0                      | N/A                |                                       |              |
| TOTAL NON-INTEREST INCOME   | 238,058,166                             | _                       |               | 254,829,047                | 9.0           | 285,415,738            | 12.0               |                                       |              |
| NON-INTEREST EXPENSE  | ======================================= |                         |               |                            |               |                        |                    | ,                                     |              |
| Total Employee Compensation & Benefits  | 215,409,303                             | 224,274,522             | 2 4.1         | 241,284,892                | 7.6           | 252,268,431            | 4.6                | 130,722,162                           | 3.6          |
| Travel, Conference Expense  | 3,954,311                               | 4,346,011               |               | 4,547,576                  | 4.6           | 4,498,715              | -1.1               |                                       |              |
| Office Occupancy  | 30,031,267                              |                         |               | 34,259,271                 | 4.6           | 34,699,011             | 1.3                |                                       |              |
| Office Operation Expense  | 85,500,926                              |                         |               | 97,317,318                 | 6.7           | 105,000,186            | 7.9                |                                       |              |
| Educational and Promotion   | 15,602,280                              |                         |               | 17,091,946                 | 13.1          | 16,336,311             | -4.4               |                                       |              |
| Loan Servicing Expense  | 33,914,490                              |                         |               | 36,254,997                 | 12.7          | 38,722,741             | 6.8                |                                       |              |
| Professional, Outside Service   | 29,715,191                              | 32,836,557              |               | 33,567,117                 | 2.2           | 34,546,711             | 2.9                |                                       |              |
| Member Insurance 1  | N/A                                     | N/A                     | +             | N/A                        | 2.2           | N/A                    | 2.0                | N/A                                   |              |
| Member Insurance - NCUSIF Premium <sup>2</sup>  | 1,229,266                               |                         | +             | 46                         | -100.0        | 271                    | 489.1              |                                       | ######       |
| Member Insurance - Temporary Corporate  | 1,225,200                               | 33,301                  | -51.8         | 40                         | -100.0        | 2/1                    | <del>-</del> 103.1 | 311,219                               | <i>πππππ</i> |
| CU Stabilization Fund <sup>3</sup>  | 6,111,196                               | 0                       | -100.0        | 0                          | N/A           | 0                      | N/A                | 28,650                                | N/A          |
| Member Insurance - Other  | 640,903                                 |                         |               | 152,699                    | -51.0         | 176,686                | 15.7               |                                       |              |
| Operating Fees  | 1,555,852                               | ·                       |               | 1,590,929                  | 1.0           | 1,608,177              | 1.1                | · · · · · · · · · · · · · · · · · · · |              |
| Misc Operating Expense  | 24,737,640                              |                         |               | 18,823,496                 | -2.9          | 20,015,209             | 6.3                |                                       |              |
| TOTAL NON-INTEREST EXPENSE  | 448,402,625                             |                         |               | 484,890,287                | 6.8           | 507,872,449            |                    |                                       |              |
| NET INCOME (LOSS) EXCLUDING STABILIZATION   | 440,402,023                             | 454,090,090             | 1.5           | 404,030,207                | 0.0           | 307,072,443            | 4.1                | 200,499,419                           | 1.0          |
| EXPENSE AND NCUSIF PREMIUMS */4   | 61,818,943                              | 61,177,002              | -1.0          | 64,137,441                 | 4.8           | 81,459,839             | 27.0               | 36,168,128                            | -11.2        |
| NET INCOME (LOSS)   | 54,478,481                              | 61,077,101              | + + +         | 64,137,395                 | 5.0           | 81,459,568             |                    |                                       |              |
| RESERVE TRANSFERS:  | 04,470,401                              | 01,011,101              | 12.1          | 04,107,000                 | 0.0           | 01,400,000             | 21.0               | 00,020,200                            | 12.0         |
| Transfer to Regular Reserve   | 215,936                                 | 357,246                 | 65.4          | 203,761                    | -43.0         | 168,319                | -17.4              | 97,563                                | 15.9         |
| * All Income/Expense amounts are year-to-date while the related % change  |   | 337,240                 | , 00.4        | 200,701                    | 70.0          | 100,319                | 17.4               | 31,303                                | 10.8         |
| # Means the number is too large to display in the cell  | ranos art armudiizeu.                   |                         |               |                            |               |                        |                    |                                       |              |
| # Means the number is too large to display in the cell  1 From September 2009 to December 2010, this account includes NCUSIF F                                    | Promium Evnores                         |                         | 1             |                            |               |                        |                    |                                       |              |
| From September 2009 to December 2010, this account includes NCUSIF Premium  2 For December 2010 forward, this account includes only NCUSIF Premium                |   |                         |               |                            |               |                        |                    |                                       |              |
|   |   | • NOUGE Desertions E    |               | ntombox 2000               | .d            |                        |                    |                                       |              |
| <sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization this account only includes only the Temporary Corporate CU Stabilization E |   |                         | ilise. FOI Se | piember 2009 and forward   | u,            |                        |                    |                                       |              |
| <sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Befo   | ,                                       |                         | 10 fon        | NOLICIE Stabilization In   | no if any :   | o ovoludod             |                    |                                       | 6 IncExa     |
| Prior to September 2010, this account was named Net Income (Loss) Befo  | re incubit stabilization Expe           | rise. From December 201 | ιυ torward, I | NCUSIF Stabilization Incor | пе, іт any, і | s excluded.            |                    |                                       | 6. IncExp    |

|  | D                    | elinquent Loan Inf   | ormation                               | 1                                      |              |  |          |  |          |
|--|----------------------|----------------------|--|--|--------------|--|----------|--|----------|
| Return to cover  |                      | For Charter :        |  |  |              |  |          |  |          |
| 09/11/2017<br>CU Name: N/A   |                      | Count of CU          |  |  |              |  |          |  |          |
| Peer Group: N/A  |                      | Asset Range :        |  | Nation * Peer Grou                     | n· All * S   | State = 'MO' * Type I                  | ncluded: | Federally Insured S                    | State    |
| real droup.  | Count of             | CU in Peer Group :   |  | Tracion Teer Gree                      | p. All C     | Tute = Ino Type I                      | loluucu. | reactary modreu                        | Juic     |
|  | Dec-2013             | Dec-2014             | % Cha                                  | Dec-2015                               | º/ Cha       | Dec-2016                               | º/ Cha   | Jun-2017                               | % Ch     |
| DELINQUENCY SUMMARY - ALL LOAN TYPES 1   | Dec-2013             | Dec-2014             | /a City                                | Dec-2013                               | ∕₀ City      | Dec-2010                               | ∕₀ City  | Juli-2017                              | /6 CII   |
| 30 to 59 Days Delinquent   | 139,346,281          | 139,314,875          | 0.0                                    | 118,410,492                            | -15.0        | 113,675,782                            | -4.0     | 83,985,174                             | -26.     |
| 60 to 179 Days Delinquent  | 51,541,751           | 54,491,734           | 5.7                                    | 49,789,259                             | -8.6         | 49,022,987                             | -1.5     | 47,328,120                             |          |
| 180 to 359 Days Delinquent   | 13,760,689           | 13,713,963           |  | 11,058,544                             |              |  |          |  |          |
| > = 360 Days Delinquent  | 5,750,945            | 4,744,200            |  | 4,167,444                              |              |  |          | 4,659,511                              |          |
| Total Del Loans - All Types (> = 60 Days)  % Delinquent Loans / Total Loans  | 71,053,385           | 72,949,897           |  | 65,015,247                             | -10.9        |  |          |  |          |
| % Delinquent Loans / Total Loans  DELINQUENT LOANS BY CATEGORY:  | #NAME?               | #NAME?               | ######                                 | #NAME?                                 | ######       | #NAME?                                 | ######   | #NAME?                                 | #####    |
| Unsecured Credit Card Loans  |                      |                      |  |  |              |  |          |  |          |
| 30 to 59 Days Delinquent   | 6,162,828            | 6,132,734            | -0.5                                   | 6,976,897                              | 13.8         | 6,501,517                              | -6.8     | 6,199,364                              | -4.      |
| 60 to 179 Days Delinquent  | 3,778,494            | 3,927,749            |  |  | -14.2        |  |          |  |          |
| 180 to 359 Days Delinquent   | 203,859              | 263,675              |  | 217,898                                | -17.4        |  |          |  |          |
| > = 360 Days Delinquent  | 8,209                | 20,241               | 146.6                                  | 15,643                                 | -22.7        | 2,981                                  | -80.9    | 2,526                                  | -15.     |
| Total Del Credit Card Lns (> = 60 Days)  | 3,990,562            | 4,211,665            | 5.5                                    | 3,604,718                              | -14.4        | 4,116,963                              | 14.2     | 3,904,457                              | -5.      |
| %Credit Cards DQ >= 60 Days / Total Credit Card Loans  | 0.98                 | 0.99                 | 1.4                                    | 0.83                                   | -16.3        | 0.92                                   | 10.9     | 0.91                                   | -0.      |
| Payday Alternative Loans (PAL Loans) FCU Only  |                      |                      | 1                                      |  |              |  |          |  |          |
| 30 to 59 Days Delinquent   | 0                    | 0                    |  | 0                                      |              | . 0                                    |          | 0                                      | _        |
| 60 to 179 Days Delinquent  | 0                    | 0                    |  | 0                                      |              | . 0                                    |          | 0                                      |          |
| 180 to 359 Days Delinquent   | 0                    | 0                    |  | 0                                      |              |  |          | 0                                      |          |
| > = 360 Days Delinquent Total Del PAL Lns (> = 60 Days)  | 0                    | 0                    |  | 0                                      | N/A<br>N/A   |  |          | 0                                      |          |
| %PAL Loans DQ >= 60 Days / Total PAL Loans   | #NAME?               |                      | ######                                 | #NAME?                                 |              |  |          | #NAME?                                 | _        |
| Non-Federally Guaranteed Student Loans   | #IVAIVIL:            | #INAIVIL:            | ************************************** | #INAIVIL:                              | mmmmm        | #INAIVIL:                              | mmmmm    | #INAIVIL:                              | mmmmm    |
| 30 to 59 Days Delinquent   | 561,062              | 555,520              | -1.0                                   | 1,294,133                              | 133.0        | 526,705                                | -59.3    | 227,447                                | -56.     |
| 60 to 179 Days Delinquent  | 1,872,586            | 1,334,136            |  | 882,040                                |              |  |          | 577,379                                |          |
| 180 to 359 Days Delinquent   | 15,737               | 35,121               | 123.2                                  | 29,646                                 | -15.6        | 16,086                                 | -45.7    | 21,484                                 | 33.      |
| > = 360 Days Delinquent  | 23,796               | 64,702               | 171.9                                  | 37,552                                 | -42.0        | 30,643                                 | -18.4    | 21,660                                 | -29.     |
| Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)   | 1,912,119            | 1,433,959            | -25.0                                  | 949,238                                | -33.8        | 657,895                                | -30.7    | 620,523                                | -5.      |
| %Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans New Vehicle Loans   | #NAME?               | #NAME?               | ######                                 | #NAME?                                 | ######       | #NAME?                                 | ######   | #NAME?                                 | #####    |
| 30 to 59 Days Delinquent   | 21,486,891           | 23,518,344           | 9.5                                    | 16,932,181                             | -28.0        | 14,414,851                             | -14.9    | 12,202,065                             | -15.     |
| 60 to 179 Days Delinquent  | 4,700,328            | 6,365,435            |  | 5,122,826                              | -19.5        |  |          |  |          |
| 180 to 359 Days Delinquent   | 912,459              | 1,333,089            |  | 777,991                                | -41.6        |  |          |  |          |
| > = 360 Days Delinquent  | 330,717              | 260,137              | -21.3                                  | 209,410                                | -19.5        | 269,700                                | 28.8     | 112,477                                | -58.     |
| Total Del New Vehicle Lns (> = 60 Days)  | 5,943,504            | 7,958,661            |  | 6,110,227                              | -23.2        |  |          | 6,143,910                              |          |
| %New Vehicle Loans >= 60 Days/ Total New Vehicle Loans   | #NAME?               | #NAME?               | ######                                 | #NAME?                                 | ######       | #NAME?                                 | ######   | #NAME?                                 | #####    |
| Used Vehicle Loans   |                      |                      |  |  |              |  |          |  |          |
| 30 to 59 Days Delinquent   | 47,090,528           | 52,900,991           |  | 43,190,103                             | -18.4        |  |          |  |          |
| 60 to 179 Days Delinquent  | 13,380,505           | 17,734,645           |  | 20,717,604                             |              |  |          |  |          |
| 180 to 359 Days Delinquent > = 360 Days Delinquent   | 2,381,568<br>655,022 | 2,831,631<br>563,141 |  | 3,694,958<br>520,885                   | 30.5<br>-7.5 |  |          | 4,783,653<br>1,029,151                 |          |
| Total Del Used Vehicle Lns (> = 60 Days)   | 16,417,095           | 21,129,417           |  | 24,933,447                             | 18.0         |  |          |  | _        |
| %Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans   | #NAME?               | #NAME?               |  | #NAME?                                 |              |  |          |  |          |
|  | ### WILL !           | ## W W W E           |  | ### ### ### ### ### ### ### ### ### ## |              | ### ### ### ### ### ### ### ### ### ## |          | // // // // // // // // // // // // // |          |
| % Total New & Used Vehicle Loans > = 60 Days/ Total New & Used<br>Vehicle Loans  | #NAME?               | #NAME?               | ######                                 | #NAME?                                 | ######       | #NAME?                                 | ######   | #NAME?                                 | #####    |
| Leases Receivable  |                      |                      |  |  |              |  |          |  |          |
| 30 to 59 Days Delinquent   | 0                    | 0                    |  | 0                                      |              |  |          | 0                                      |          |
| 60 to 179 Days Delinquent  | 0                    |                      |  | 0                                      |              |  |          |  |          |
| 180 to 359 Days Delinquent   | 0                    |                      |  | 0                                      |              |  |          |  |          |
| > = 360 Days Delinquent  | 0                    |                      |  | 0                                      |              |  |          |  |          |
| Total Del Leases Receivable (> = 60 Days)  %Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  | 0.00                 | 0.00                 |  | 0.00                                   | N/A<br>N/A   |  |          |  |          |
| All Other Loans <sup>2</sup>   | 0.00                 | 0.00                 | IN/A                                   | 0.00                                   | IN/A         | 0.00                                   | IN/A     | 0.00                                   | / IN/.   |
| 30 to 59 Days Delinquent   | 9,666,542            | 9,516,676            | -1.6                                   | 8,077,825                              | -15.1        | 8,492,578                              | 5.1      | 6,589,415                              | -22.     |
| 60 to 179 Days Delinquent  | 7,359,015            | 5,859,589            |  | 4,671,298                              |              |  |          |  |          |
| 180 to 359 Days Delinquent   | 1,201,658            | 2,116,637            |  | 1,577,354                              |              |  |          |  | _        |
| > = 360 Days Delinquent  | 1,025,809            | 881,354              |  | 571,951                                | -35.1        | 777,474                                |          |  |          |
| Total Del All Other Loans (> = 60 Days)  | 9,586,482            | 8,857,580            |  | 6,820,603                              | -23.0        | 6,978,982                              | 2.3      | 7,766,038                              |          |
| %All Other Loans >= 60 Days / Total All Other Loans  | #NAME?               | #NAME?               | ######                                 | #NAME?                                 | ######       | #NAME?                                 | ######   | #NAME?                                 | #####    |
| # Means the number is too large to display in the cell   |                      |                      |  |  |              |  |          |  |          |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquedelinquent loans reported as of June 2012. <sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delin |                      |                      |  |  |              | nay result in a decline in             |          | '. Delinquent Loan Info                | ormation |

| Return to cover   |                         | Delinquent Loan Info<br>For Charter : |            | 2                  |            |                       |   |                     | -                                       |
|---|-------------------------|---------------------------------------|------------|--------------------|------------|-----------------------|---|---------------------|---|
| 09/11/2017  |                         | Count of CU:                          |            |                    |            |                       |   |                     | 1                                       |
| CU Name: N/A  |                         | Asset Range :                         |            |                    |            |                       |   |                     |   |
| Peer Group: N/A   |                         | Criteria :                            | Region:    | Nation * Peer Grou | p: All * S | State = 'MO' * Type I | ncluded:                                | Federally Insured S | State                                   |
|   | Count of                | CU in Peer Group :                    | N/A        |                    |            |                       |   |                     | 1                                       |
|   |                         |                                       |            |                    |            |                       |   |                     |   |
|   | Dec-2013                | Dec-2014                              | % Chg      | Dec-2015           | % Chg      | Dec-2016              | % Chg                                   | Jun-2017            | % Chg                                   |
| DELINQUENT LOANS BY CATEGORY 1  |                         |                                       | 70 011.9   |                    | , c cg     |                       | ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |                     | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| ALL REAL ESTATE LOANS   |                         |                                       |            |                    |            |                       |   |                     |   |
|   | 54,378,430              | 46,690,610                            | -14.1      | 41,939,353         | -10.2      | 39,982,180            | -4.7                                    | 21,056,440          | -47.3                                   |
| 30 to 59 Days Delinquent  |                         |                                       |            |                    | -22.0      |                       |   |                     |   |
| 60 to 179 Days Delinquent   | 20,450,823              | 19,270,180                            | -5.8       | 15,024,314         |            | 14,150,058            | -5.8                                    | 13,111,528          |   |
| 180 to 359 Days Delinquent  | 9,045,408               | 7,133,810                             | -21.1      | 4,760,697          | -33.3      | 2,939,884             | -38.2                                   | 4,035,696           |   |
| > = 360 Days Delinquent   | 3,707,392               |                                       | -20.3      | 2,812,003          | -4.8       | 3,522,207             | 25.3                                    | 2,947,631           |   |
| Total Del Real Estate Loans (> = 60 Days)   | 33,203,623              | 29,358,615                            | -11.6      | 22,597,014         | -23.0      | 20,612,149            | -8.8                                    | 20,094,855          |   |
| % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans                                       | #NAME?                  | #NAME?                                | ######     | #NAME?             | ######     | #NAME?                | ######                                  | #NAME?              | ######                                  |
| % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans                                       | #NAME?                  | #NAME?                                | ######     | #NAME?             | ######     | #NAME?                | ######                                  | #NAME?              | ######                                  |
| 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years  |                         |                                       |            |                    |            |                       |   |                     |   |
| 30 to 59 Days Delinquent  | 32,804,304              | 26,931,823                            | -17.9      | 24,920,985         | -7.5       | 24,323,088            | -2.4                                    | 12,525,147          | -48.5                                   |
| 60 to 179 Days Delinquent   | 13,385,500              | 10,798,756                            | -19.3      | 7,899,377          | -26.8      | 7,739,332             | -2.0                                    | 6,547,133           | -15.4                                   |
| 180 to 359 Days Delinquent  | 4,321,401               | 4,298,168                             | -0.5       | 2,537,309          | -41.0      | 1,359,605             | -46.4                                   | 2,322,204           |   |
| > = 360 Days Delinquent   | 3,071,624               |                                       | -14.8      | 2,485,720          | -5.0       | 2,790,054             | 12.2                                    | 1,948,676           |   |
| Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)                                     | 0,071,021               | 2,017,100                             | 1 1.0      | 2,100,120          | 0.0        | 2,700,001             | 12.2                                    | 1,010,070           | 00.2                                    |
| Total Bot Tot mig Thou and The Balloon End & Oylo (x = 00 Bayo)   | 20,778,525              | 17,714,354                            | -14.7      | 12,922,406         | -27.1      | 11,888,991            | -8.0                                    | 10,818,013          | -9.0                                    |
| %1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total                          | 20,770,020              | 17,714,004                            | -14.7      | 12,322,400         | -27.1      | 11,000,331            | -0.0                                    | 10,010,010          | -3.0                                    |
| 1st Mtg Fixed and Hybrid/Balloons > 5 yrs   | #NAME?                  | #NAME?                                | ######     | #NAME?             | ######     | #NAME?                | ######                                  | #NAME?              | ######                                  |
| 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years  | #INCHVIL!               | #INVIVIL !                            |            | mi white!          |            | #INCHVIL!             |   | #INCAVIL!           |   |
| 30 to 59 Days Delinquent  | 13,188,432              | 13,504,267                            | 2.4        | 11,213,719         | -17.0      | 9,695,718             | -13.5                                   | 4,680,445           | -51.7                                   |
|   |                         |                                       | 2.4        |                    |            |                       |   |                     |   |
| 60 to 179 Days Delinquent   | 3,520,418               |                                       | 47.8       | 4,505,391          | -13.4      | 4,398,770             | -2.4                                    | 3,665,375           |   |
| 180 to 359 Days Delinquent  | 1,902,863               | 2,205,599                             | 15.9       | 1,768,519          | -19.8      | 1,004,690             | -43.2                                   | 845,101             | -15.9                                   |
| > = 360 Days Delinquent   | 179,871                 | 59,995                                | -66.6      | 0                  | -100.0     | 506,240               | N/A                                     | 399,958             |   |
| Total Del 1st Mtg Adj Rate Lns (> = 60 Days)  | 5,603,152               | 7,467,450                             | 33.3       | 6,273,910          | -16.0      | 5,909,700             | -5.8                                    | 4,910,434           | -16.9                                   |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent                          |                         |                                       |            |                    |            |                       |   |                     |   |
| >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5                          |                         |                                       |            |                    |            |                       |   |                     |   |
| yrs   | #NAME?                  | #NAME?                                | ######     | #NAME?             | ######     | #NAME?                | ######                                  | #NAME?              | ######                                  |
| Other Real Estate Fixed Rate/Hybrid/Balloon   |                         |                                       |            |                    |            |                       |   |                     |   |
| 30 to 59 Days Delinquent  | 4,219,801               | 2,667,499                             | -36.8      | 2,740,465          | 2.7        | 3,173,860             | 15.8                                    | 1,390,300           | -56.2                                   |
| 60 to 179 Days Delinquent   | 2,012,259               | 1,843,109                             | -8.4       | 1,067,991          | -42.1      | 477,045               | -55.3                                   | 1,098,967           | 130.4                                   |
| 180 to 359 Days Delinquent  | 2,551,611               | 227,860                               | -91.1      | 132,231            | -42.0      | 164,137               | 24.1                                    | 250,359             | 52.5                                    |
| > = 360 Days Delinquent   | 321,420                 | 123,716                               | -61.5      | 42,144             | -65.9      | 62,221                | 47.6                                    | 74,942              | 20.4                                    |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)   | 4,885,290               |                                       | -55.1      | 1,242,366          | -43.4      | 703,403               | -43.4                                   | 1,424,268           | 102.5                                   |
| %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total                             | .,,                     | _,,                                   |            | 1,212,000          |            | ,                     |   | .,,                 |   |
| Other RE Fixed/Hybrid/Balloon Loans   | 1.89                    | 0.85                                  | -54.8      | 0.52               | -38.9      | 0.32                  | -37.9                                   | 0.66                | 103.6                                   |
| Other Real Estate Adjustable Rate   |                         |                                       |            |                    |            |                       |   |                     |   |
| 30 to 59 Days Delinquent  | 4,165,893               | 3,587,021                             | -13.9      | 3,064,184          | -14.6      | 2,789,514             | -9.0                                    | 2,460,548           | -11.8                                   |
| 60 to 179 Days Delinquent   | 1,532,646               | 1,426,459                             | -6.9       | 1,551,555          | 8.8        | 1,534,911             | -1.1                                    | 1,800,053           |   |
| 180 to 359 Days Delinquent  | 269,533                 | 402,183                               | 49.2       | 322,638            | -19.8      | 411,452               | 27.5                                    | 618,032             | 50.2                                    |
| > = 360 Days Delinquent   | 134,477                 | 153,484                               | 14.1       | 284,139            | 85.1       | 163,692               | -42.4                                   | 524,055             |   |
| Total Del Other RE Adj Rate Lns (> = 60 Days)   |                         |                                       |            |                    |            |                       |   |                     |   |
|   | 1,936,656               | 1,982,126                             | 2.3        | 2,158,332          | 8.9        | 2,110,055             | -2.2                                    | 2,942,140           | 39.4                                    |
| %Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans  | 0.34                    | 0.32                                  | -6.0       | 0.32               | 1.0        | 0.28                  | -11.0                                   | 0.37                | 30.6                                    |
| BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED   | 0.54                    | 0.02                                  | -0.0       | 0.02               | 1.0        | 0.20                  | -11.0                                   | 0.07                | 30.0                                    |
|   |                         |                                       |            |                    |            |                       |   |                     |   |
| Member Business Loans Secured By RE   | 7444504                 | 0.070.050                             | 54.4       | 4.045.400          | 50.7       | 0.070.540             | 400.0                                   | 4 044 000           | 07.0                                    |
| 30 to 59 Days Delinquent  | 7,144,564               | 3,276,650                             | -54.1      | 1,615,162          | -50.7      | 3,873,510             | 139.8                                   | 1,244,929           |   |
| 60 to 179 Days Delinquent   | 2,313,659               | 974,629                               | -57.9      | 637,751            | -34.6      | 667,289               | 4.6                                     | 1,021,856           |   |
| 180 to 359 Days Delinquent  | 2,246,651               | 2,180,203                             | -3.0       | 840,038            | -61.5      | 0                     |   | 451,189             |   |
| > = 360 Days Delinquent   | 994,526                 |                                       | -88.7      | 0                  | -100.0     | 462,890               | N/A                                     | 180,694             | -61.0                                   |
| Total Del Member Business Loans Secured by RE (> = 60 Days)   | 5,554,836               | 3,267,607                             | -41.2      | 1,477,789          | -54.8      | 1,130,179             | -23.5                                   | 1,653,739           | 46.3                                    |
| %Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member                               |                         |                                       |            |                    |            |                       |   |                     |   |
| Business Loans Secured by RE  | #NAME?                  | #NAME?                                | ######     | #NAME?             | ######     | #NAME?                | ######                                  | #NAME?              | ######                                  |
| Member Business Loans NOT Secured By RE   |                         |                                       |            |                    |            |                       |   |                     | 1                                       |
| 30 to 59 Days Delinquent  | 650,620                 |                                       | 31.6       | 210,441            | -75.4      | 339,619               |   | 238,462             |   |
| 60 to 179 Days Delinquent   | 974,742                 | 573,344                               | -41.2      | 54,272             | -90.5      | 106,554               | 96.3                                    | 131,864             |   |
| 180 to 359 Days Delinquent  | 600,639                 | 145,641                               | -75.8      | 144,788            | -0.6       | 63,957                | -55.8                                   | 214,739             | 235.8                                   |
| > = 360 Days Delinquent   | 604,280                 | 536,366                               | -11.2      | 464,561            | -13.4      | 394,105               | -15.2                                   | 419,637             | 6.5                                     |
| Total Del Member Business Loans NOT Secured By RE(> = 60 Days)  | 2,179,661               | 1,255,351                             | -42.4      | 663,621            | -47.1      | 564,616               | -14.9                                   | 766,240             |   |
| %Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total                                  |                         |                                       |            |                    |            |                       |   |                     |   |
| Member Business Loans NOT Secured By RE   | #NAME?                  | #NAME?                                | ######     | #NAME?             | ######     | #NAME?                | ######                                  | #NAME?              | ######                                  |
| NonMember Business Loans Secured By RE  | ### WIL:                | #14 UIL:                              |            |                    |            |                       |   |                     |   |
| 30 to 59 Days Delinquent  | 0                       | 657,750                               | N/A        | 0                  | -100.0     | 0                     | N/A                                     | 0                   | N/A                                     |
| 60 to 179 Days Delinquent   | 0                       |                                       | N/A<br>N/A | 0                  |            | 0                     |   | 0                   |   |
|   |                         | · ·                                   |            |                    |            |                       |   |                     |   |
| 180 to 359 Days Delinquent  | 0                       |                                       |            | 0                  |            | 0                     |   | 0                   |   |
| > = 360 Days Delinquent   | 0                       |                                       |            | 0                  |            | 0                     |   | 0                   |   |
| Total NonMember Business Loans Secured by RE Delinquent >= 60 Days                                      | 0                       | 1,127,242                             | N/A        | 0                  | -100.0     | 0                     | N/A                                     | 0                   | N/A                                     |
| %NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total                                   | #81484E0                | #81487=0                              |            | #B1487=0           |            | #########             |   | #8144 FEO           |   |
| NonMember Business Loans Secured by RE  | #NAME?                  | #NAME?                                | ######     | #NAME?             | ######     | #NAME?                | ######                                  | #NAME?              | ######                                  |
| NonMember Business Loans NOT Secured By RE  |                         |                                       | l          |                    |            |                       |   |                     | -                                       |
| 30 to 59 Days Delinquent  | 0                       |                                       |            | 0                  |            | 0                     |   | 0                   |   |
| 60 to 179 Days Delinquent   | 0                       |                                       |            | 0                  |            | 0                     |   | 0                   |   |
| 180 to 359 Days Delinquent  | 0                       | 63,444                                | N/A        | 0                  | -100.0     | 0                     | N/A                                     | 0                   | N/A                                     |
| > = 360 Days Delinquent   | 0                       |                                       | N/A        | 0                  |            | 0                     |   | 0                   |   |
| Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days                                  | 0                       |                                       | N/A        | 0                  |            |                       |   | 0                   |   |
| %NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total                               |                         |                                       |            |                    |            |                       |   |                     |   |
| NonMember Business Loans NOT Secured by RE  | #NAME?                  | #NAME?                                | ######     | #NAME?             | ######     | #NAME?                | ######                                  | #NAME?              | ######                                  |
| # Means the number is too large to display in the cell  |                         |                                       |            |                    |            |                       |   |                     |   |
|   |                         |                                       |            | •                  |            | •                     |   |                     |   |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency re | nortina requirement- 4- | r troublad debt rootert               |            |                    |            |                       |   |                     |   |

| Return to cover   | Losses, Bankrupto        | For Charter :        |                |                     | Varis          |                       |               |                         |          |
|---|--------------------------|----------------------|----------------|---------------------|----------------|-----------------------|---------------|-------------------------|----------|
| 09/11/2017  |                          | Count of CU :        |                |                     |                |                       |               |                         |          |
| CU Name: N/A  |                          | Asset Range :        |                |                     |                |                       |               |                         |          |
| Peer Group: N/A   |                          |                      |                | Nation * Peer Group | : All * St     | ate = 'MO' * Type Inc | luded: Fe     | derally Insured Stat    | e Credit |
|   | Count o                  | f CU in Peer Group : | N/A            |                     |                |                       |               |                         |          |
|   |                          |                      |                |                     |                |                       |               |                         |          |
|   | Dec-2013                 | Dec-2014             | % Chg          | Dec-2015            | % Chg          | Dec-2016              | % Chg         | Jun-2017                | % Chg    |
| LOAN LOOK CHARLES (TOTAL FOR ALL LOAN TYPES)  |                          |                      |                |                     |                |                       |               |                         |          |
| LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)  | 70 740 000               | 50.005.000           |                | 57.150.001          |                | 00.007.005            | 0.5           | 05 000 050              | 45.0     |
| * Total Loans Charged Off  * Total Loans Recovered  | 70,743,833               | 52,335,386           | -26.0          |                     | 9.2            |                       |               | 35,668,956              |          |
| * NET CHARGE OFFS (\$\$)  | 11,628,158<br>59,115,675 |                      | 6.9<br>-32.5   |                     |                |                       |               | 6,090,398<br>29,578,558 |          |
| ***Net Charge-Offs / Average Loans  | 0.90                     |                      | -37.5          |                     | 16.4<br>9.0    |                       |               | 29,576,556              |          |
| Total Del Loans & *Net Charge-Offs 1  | 130,169,060              |                      | -13.3          |                     | -1.2           |                       | 4.0           |                         |          |
| Combined Delinquency and Net Charge Off Ratio <sup>1</sup>  | 1.95                     |                      | -20.2          |                     |                |                       |               | 1.42                    |          |
| LOAN LOSS SUMMARY BY LOAN TYPE  |                          |                      |                |                     |                |                       |               |                         | -        |
| * Unsecured Credit Card Lns Charged Off   | 10,960,184               | 10,927,976           | -0.3           | 10,500,067          | -3.9           | 11,409,647            | 8.7           | 6,533,282               | 14.5     |
| * Unsecured Credit Card Lns Recovered   | 2,018,847                | 2,188,622            | 8.4            | 1,914,327           | -12.5          | 2,091,809             | 9.3           | 1,145,500               | 9.5      |
| * NET UNSECURED CREDIT CARD C/Os  | 8,941,337                | 8,739,354            | -2.3           | 8,585,740           | -1.8           | 9,317,838             | 8.5           | 5,387,782               | 15.6     |
| **Net Charge Offs - Credit Cards / Avg Credit Card Loans  | 2.25                     | 2.09                 | -6.7           | 1.99                | -4.8           | 2.11                  | 5.7           | 2.46                    | 16.5     |
| * Non-Federally Guaranteed Student Loans Charged Off  | 1,131,064                | 7,541                | -99.3          | 11,370              | 50.8           | 12,473                | 9.7           | 7,031                   | 12.7     |
| * Non-Federally Guaranteed Student Loans Recovered  | 13,158                   |                      | -85.8          |                     | -64.9          |                       |               | 2,565                   |          |
| * Net Non-Federally Guaranteed Student Loans C/Os   | 1,117,906                | 5,667                | -99.5          | 10,712              | 89.0           | 10,973                | 2.4           | 4,466                   | -18.6    |
| ** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-  | 0.57                     | 0.04                 | 00.0           |                     | 66.0           | 0.00                  | 4.0           | 0.00                    | 20.0     |
| Federally Guaranteed Student Loans  * Total 1st Mortgage RE Loan/LOCs Charged Off   | 3.57<br>15,297,421       | 0.01<br>3,686,478    | -99.6<br>-75.9 |                     | 60.9<br>-52.1  | 0.02<br>1,572,935     | -4.3<br>-10.9 | 0.02<br>518,105         |          |
| * Total 1st Mortgage RE Loans/LOCs Recovered  | 15,297,421               |                      | -75.9          |                     | -52.1<br>-59.6 | 563,107               | 92.3          | 518,105                 |          |
| * NET 1st MORTGAGE RE LOANS/LOCs C/Os   | 14,167,045               |                      | -79.1          |                     |                |                       |               | -76,053                 |          |
| ** Net Charge Offs - 1st Mortgage RE Loans/LOCs   | 14,107,045               | 2,901,999            | -79.1          | 1,472,003           | -30.3          | 1,009,020             | -31.4         | -70,000                 | -113.1   |
| / Avg 1st Mortgage RE Loans/LOCs  | 0.67                     | 0.13                 | -80.3          | 0.06                | -52.2          | 0.04                  | -33.5         | -0.01                   | -114.6   |
| * Total Other RE Loans/LOCs Charged Off   | 4,843,848                |                      | -19.6          |                     | -53.5          |                       |               | 878,753                 |          |
| * Total Other RE Loans/LOCs Recovered   | 677,853                  | 1,370,266            | 102.1          |                     |                |                       |               | 316,289                 |          |
| * NET OTHER RE LOANS/LOCs C/Os  | 4,165,995                | 2,524,584            | -39.4          | 1,300,416           | -48.5          | 997,323               | -23.3         | 562,464                 | 12.8     |
| **Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs   | 0.50                     | 0.29                 | -41.7          | 0.14                | -50.8          | 0.11                  | -26.4         | 0.11                    | 7.4      |
| * Total Real Estate Loans Charged Off   | 20,141,269               |                      | -62.4          | 3,574,221           | -52.9          |                       |               | 1,396,858               |          |
| * Total Real Estate Lns Recovered   | 1,808,229                |                      | 15.8           |                     | -61.7          | 978,257               | 22.0          | 910,447                 |          |
| * NET Total Real Estate Loan C/Os   | 18,333,040               | 5,486,583            | -70.1          |                     | -49.5          | 2,007,151             | -27.6         | 486,411                 |          |
| ** Net Charge Offs - Total RE Loans / Avg Total RE Loans  | 0.62                     | 0.18                 | -71.7          |                     | -51.5          |                       |               | 0.03                    |          |
| * Total TDR 1st & Other Real Estate Lns Charged Off   | 1,510,248                |                      | -42.3          |                     | -60.0          |                       |               | 45,488                  |          |
| * Total TDR 1st & Other Real Estate Lns Recovered  *NET TDR Real Estate C/Os  | 523,894                  |                      | -84.1<br>-20.1 | 84,492<br>264,101   | 1.3            | 41,025<br>195,015     | -51.4         | 900                     |          |
| ** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans  | 986,354<br>#NAME?        | 787,902<br>#NAME?    | -20.1          |                     | -66.5          | #NAME?                |               | 44,588<br>#NAME?        |          |
| * Total Leases Receivable Charged Off   | #INAIVIE!                |                      | N/A            |                     |                | #INAIVIE?             |               | #NAIVIE?                |          |
| * Total Leases Receivable Recovered   | 0                        |                      | N/A            |                     |                | 0                     |               | 0                       |          |
| * NET LEASES RECEIVABLE C/Os  | 0                        | 0                    | N/A            |                     | N/A            | 0                     |               | 0                       |          |
| **Net Charge Offs - Leases Receivable / Avg Leases Receivable   | 0.00                     |                      | N/A            |                     |                | 0.00                  |               | 0.00                    |          |
| BANKRUPTCY SUMMARY  |                          | 3.30                 |                | 0.00                |                | 0.00                  |               | 0.00                    |          |
| Number of Members Who Filed Chapter 7 YTD   | 2,802                    | 2,348                | -16.2          | 2,012               | -14.3          | 1,994                 | -0.9          | 1,145                   | -42.6    |
| Number of Members Who Filed Chapter 13 YTD  | 1,923                    | 1,669                | -13.2          |                     | -10.4          | 2,229                 |               | 1,362                   |          |
| Number of Members Who Filed Chapter 11 or Chapter 12 YTD  | 1                        | 4                    | 300.0          | 2                   | -50.0          | 1                     | -50.0         | 11                      | 1,000.0  |
| Total Number of Members Who Filed Bankruptcy YTD  | 4,726                    |                      | -14.9          |                     | -12.7          | 4,224                 |               | 2,518                   |          |
| Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)  | 44,578,978               |                      | -8.7           |                     | -6.9           |                       | 7.9           | 27,313,356              |          |
| * All Loans Charged Off due to Bankruptcy YTD   | 11,053,975               |                      | -8.0           |                     | 5.7            | 10,875,279            |               | 5,870,181               |          |
| %Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  | 15.63                    | 19.43                | 24.3           | 18.81               | -3.2           | 17.53                 | -6.8          | 16.46                   | -6.1     |
| REAL ESTATE FORECLOSURE SUMMARY   |                          |                      |                |                     |                |                       |               |                         |          |
| Real Estate Loans Foreclosed YTD  | 24,640,243               |                      | -52.4          |                     | -42.0          |                       |               | 1,919,948               |          |
| Number of Real Estate Loans Foreclosed YTD  | 184                      | 96                   | -47.8          | 77                  | -19.8          | 52                    | -32.5         | 27                      | -48.1    |
| TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING TDR First Mortgage RE Loans  | 48,954,390               | 49,226,763           | 0.6            | 42.030.186          | -14.6          | 39,597,288            | -5.8          | 35,461,569              | -10.4    |
| TDR Other RE Loans  |                          | 5,300,850            | 38.8           | ,,                  |                |                       |               | 4,109,736               |          |
| Total TDR First and Other RE Loans  | 3,820,262<br>52,774,652  |                      | 3.3            |                     |                | ,,.                   |               |                         |          |
| TDR RE Loans Also Reported as Business Loans  | 3,714,439                |                      | 58.6           |                     |                |                       |               |                         |          |
| TDR Consumer Loans (Not Secured by RE)  | 8,423,498                |                      | 47.7           |                     |                |                       |               |                         |          |
| TDR Business Loans (Not Secured by RE)  | 4,923,810                |                      | -16.6          |                     |                |                       |               |                         |          |
| Total TDR First RE, Other RE, Consumer, and Business Loans  | 66,121,960               | , . ,                | 7.5            |                     |                |                       |               |                         |          |
| Total TDR Loans to Total Loans  | #NAME?                   |                      |                |                     |                | #NAME?                |               | #NAME?                  |          |
| Total TDR Loans to Net Worth  | #NAME?                   |                      |                |                     |                |                       |               | #NAME?                  |          |
| TDR portion of Allowance for Loan and Lease Losses  | 5,361,270                |                      | -3.9           |                     | -43.0          | 2,333,688             |               | 1,743,814               |          |
| # Means the number is too large to display in the cell  |                          |                      |                |                     |                |                       |               |                         |          |
| *Amounts are year-to-date while the related %change ratios are annualized.  |                          |                      |                |                     |                |                       |               |                         |          |
|   | - H-1 N                  |                      |                |                     |                |                       |               |                         |          |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December = 1 (or no annualization factor: March = 4/3; December | Jalizing)                |                      |                |                     |                |                       |               |                         |          |

|  | Ir                   | direct and Participati | on Lendi       | na                     |                |                        |               |                       |              |
|--|----------------------|------------------------|----------------|------------------------|----------------|------------------------|---------------|-----------------------|--------------|
| Return to cover  | •                    | For Charter :          | N/A            | 3                      |                |                        |               |                       |              |
| 09/11/2017   |                      | Count of CU :          |                |                        |                |                        |               |                       |              |
| CU Name: N/A   |                      | Asset Range :          |                |                        |                |                        |               |                       |              |
| Peer Group: N/A  | 0                    |                        |                | Nation * Peer Group:   | All * Stat     | te = 'MO' * Type Inclu | ded: Fede     | rally Insured State C | redit        |
|  | Count                | of CU in Peer Group :  | N/A            |                        |                |                        |               |                       |              |
|  | Dec-2013             | Dec-2014               | % Chg          | Dec-2015               | % Cha          | Dec-2016               | % Cha         | Jun-2017              | % Ch         |
| INDIRECT LOANS OUTSTANDING   | DC0 2010             | DC0 2014               | 70 Ong         | DC0 2010               | 70 Ong         | 500 2010               | 70 Ong        | 0dii 2017             | 70 011       |
| Indirect Loans - Point of Sale Arrangement   | 761.018.899          | 944,367,928            | 24.1           | 1,012,810,964          | 7.2            | 1,125,064,400          | 11.1          | 1,230,942,917         | 9            |
| Indirect Loans - Outsourced Lending Relationship   | 468,646,174          |                        |                | 523,334,971            | 6.1            | 630,532,398            |               | 759,254,589           |              |
| Total Outstanding Indirect Loans   | 1,229,665,073        |                        |                | 1,536,145,935          | 6.9            |                        |               | 1,990,197,506         |              |
| %Indirect Loans Outstanding / Total Loans  | 18.13                |                        | 7.8            | 19.85                  | 1.6            | 21.17                  |               | 22.79                 |              |
| DELINQUENCY - INDIRECT LENDING 1   |                      |                        |                |                        |                |                        |               |                       |              |
| 30 to 59 Days Delinquent   | 52,593,078           | 59,429,550             | 13.0           | 43,527,603             | -26.8          | 41,159,624             | -5.4          | 34,074,124            | -17          |
| 60 to 179 Days Delinquent  | 13,340,277           | 16,962,054             | 27.1           | 16,152,195             | -4.8           | 16,437,721             | 1.8           | 15,827,136            | -3           |
| 180 to 359 Days Delinquent   | 2,257,033            | 2,874,209              | 27.3           | 2,756,912              | -4.1           | 3,092,510              | 12.2          | 3,379,655             | 9            |
| > = 360 Days Delinquent  | 533,369              | 351,549                | -34.1          | 355,395                | 1.1            | 440,764                | 24.0          | 708,278               | 60           |
| Total Del Indirect Lns (>= 60 Days)  | 16,130,679           | 20,187,812             | 25.2           | 19,264,502             | -4.6           | 19,970,995             |               | 19,915,069            | _            |
| %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans   | 1.31                 | 1.40                   | 7.1            | 1.25                   | -10.7          | 1.14                   | -9.3          | 1.00                  | -12          |
| LOAN LOSSES - INDIRECT LENDING   |                      |                        |                |                        |                |                        |               |                       |              |
| * Indirect Loans Charged Off   | 13,944,913           |                        |                | 21,365,148             | 40.9           | 21,863,602             |               | 12,074,085            | _            |
| * Indirect Loans Recovered   | 2,249,627            | 1,942,942              |                | 2,019,024              | 3.9            | 2,431,942              |               | 1,554,586             | _            |
| * NET INDIRECT LOAN C/Os   | 11,695,286           |                        | 13.1           | 19,346,124             | 46.3           | 19,431,660             |               | 10,519,499            |              |
| ***Net Charge Offs - Indirect Loans / Avg Indirect Loans  PARTICIPATION LOANS OUTSTANDING (Bal of Purchased  | 1.02                 | 0.99                   | -2.3           | 1.30                   | 31.2           | 1.18                   | -9.3          | 1.12                  | -4           |
| + CU Portion of Part. Lns Interests Retained):   |                      |                        |                |                        |                |                        |               |                       |              |
| Consumer   | 8,544,280            | 17,326,043             | 102.8          | 32,480,946             | 87.5           | 46.017.164             | 41.7          | 44,009,445            | -4.          |
| Non-Federally Guaranteed Student Loans   | 14,425,286           |                        | 39.6           | 20,525,907             | 1.9            | 20,427,342             |               | 20,622,327            | _            |
| Real Estate  | 11,549,602           |                        |                | 14,179,942             | -5.6           | 19,487,929             |               | 45.314.875            |              |
| Member Business Loans (excluding C&D)  | 4,437,631            | 22,850,887             |                | 24,082,881             | 5.4            | 23,070,816             |               | 25,515,586            |              |
| Non-Member Business Loans (excluding C&D)  | 34,117,317           |                        |                | 18,206,176             | 4.1            | 22,583,618             |               | 21,068,392            |              |
| Commercial Construction & Development  | 4,459,025            |                        |                | 1,307,124              | 115.6          | 3,733,828              | -             | 1,039,056             |              |
| Loan Pools   | 100,267,912          | 108,475,788            | 8.2            | 121,121,072            | 11.7           | 106,562,650            | -12.0         | 97,126,229            | -8           |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)  | 177,801,053          | 201,906,440            | 13.6           | 231,904,048            | 14.9           | 241,883,347            | 4.3           | 254,695,910           | 5            |
| %Participation Loans Outstanding / Total Loans   | 2.62                 | 2.74                   | 4.7            | 3.00                   | 9.2            | 2.92                   | -2.6          | 2.92                  | 9 0          |
| * Participation Loans Purchased YTD  | 76,397,575           | 85,311,586             | 11.7           | 93,368,978             | 9.4            | 70,873,971             | -24.1         | 49,726,183            | 40           |
| %Participation Loans Purchased YTD   |                      |                        |                |                        |                |                        |               |                       |              |
| / Total Loans Granted YTD  | 2.22                 | 2.59                   | 16.7           | 2.46                   | -5.0           | 1.71                   | -30.6         | 2.25                  | 32           |
| PARTICIPATION LOANS SOLD: Participation Loan Interests Sold AND/OR Serviced  |                      |                        |                |                        |                |                        |               |                       |              |
| (Participants' Balance Outstanding)  | 30,295,374           | 47,730,201             | 57.5           | 72,320,532             | 51.5           | 58,461,732             | -19.2         | 62,920,475            | 7            |
| Participation Loan Interests - Amount Retained (Outstanding)   | 17,357,920           |                        |                | 26,973,775             | 14.5           | 25,826,138             |               | 26,646,609            | _            |
| * Participation Loans Sold YTD   | 15,003,072           |                        |                | 45,856,246             | 46.5           | 17,167,306             | -62.6         | 16,430,097            | 91           |
| ** %Participation Loans Sold YTD / Total Assets  | 0.14                 | 0.27                   | 101.4          | 0.38                   | 38.3           | 0.13                   | -64.4         | 0.25                  | 83           |
| WHOLE LOANS PURCHASED AND SOLD:  |                      |                        |                |                        |                |                        |               |                       |              |
| *Loans Purchased in Full from Other Financial Institutions YTD   | 1,518,790            | 797,887                | -47.5          | 60,000                 | -92.5          | 5,094,732              | 8,391.2       | 0                     | -100         |
| *Loans Purchased in Full from Other Sources YTD  | 771,600              | 48,000                 | -93.8          | 5,142                  | -89.3          | 725,321                | ######        | 167,500               | -53          |
| %Loans Purchased From Financial Institutions & Other   | ******               | ******                 |                |                        |                | <b>"</b>               |               |                       |              |
| Sources YTD / Loans Granted YTD  | #NAME?               | #NAME?                 |                | #NAME?                 |                | #NAME?                 |               | #NAME?                | _            |
| *Loans, Excluding RE, Sold in Full YTD   | 0                    | 0                      | N/A            | 0                      | N/A            | 0                      | N/A           | 0                     | ) N/         |
| DELINQUENCY - PARTICIPATION LENDING 1  | 000 475              | 4.000.044              | 207.0          | 4.400.040              | 74.5           | 4 200 500              | 40.0          | 4 040 007             | , 20         |
| 30 to 59 Days Delinquent<br>60 to 179 Days Delinquent  | 822,475<br>2,555,514 | 4,089,341<br>1,855,241 | 397.2<br>-27.4 | 1,166,949<br>1,105,963 | -71.5<br>-40.4 | 1,286,592<br>972,575   | 10.3<br>-12.1 | 1,018,867<br>921,468  |              |
| 180 to 359 Days Delinquent   | 2,555,514<br>120,092 |                        |                | 1,105,963              |                | 124,639                |               | 921,468<br>150,559    |              |
| > = 360 Days Delinquent  | 35,766               |                        |                | 238.252                | -95.5<br>-18.5 | 233.730                |               | 273,843               |              |
| Total Del Participation Lns (>= 60 Days)   | 2,711,372            | ·                      | 62.7           | 1,446,131              | -67.2          | 1,330,944              |               | 1,345,870             |              |
| %Participation Loans Delinquent >= 60 Days / Total Participation   | 2,111,312            | 7,712,201              | 02.1           | 1,0770,131             | 51.2           | 1,550,544              | -0.0          | 1,040,070             | <del>'</del> |
| Loans  | 1.52                 | 2.19                   | 43.3           | 0.62                   | -71.5          | 0.55                   | -11.8         | 0.53                  | -4           |
| LOAN LOSSES - PARTICIPATION LENDING  |                      |                        |                |                        |                |                        |               |                       |              |
| * Participation Loans Charged Off  | 2,058,890            | ·                      |                | 597,530                | 40.2           | 648,726                |               | 1,580,440             |              |
| * Participation Loans Recovered  | 133,585              |                        |                | 123,647                | -3.3           | 108,634                |               | 47,697                |              |
| * NET PARTICIPATION LOAN C/Os  | 1,925,305            | 298,275                | -84.5          | 473,883                | 58.9           | 540,092                | 14.0          | 1,532,743             | 467          |
| **%Net Charge Offs - Participation Loans   | #814 B #E O          | #NIAN#EO               |                | #MIAN#50               | инини»         | #81484E0               |               | #NIAN#EO              |              |
| / Avg Participation Loans  | #NAME?               | #NAME?                 | ######         | #NAME?                 | ######         | #NAME?                 | ######        | #NAME?                | #####        |
| *Amounts are year-to-date while the related %change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 | or no annualizina)   |                        |                |                        |                |                        |               |                       | +-           |
| Annualization ractor, iviaton = 4, June = 2, September =4/3, December = 1 (  | or no amualizing)    | 1                      | 1              | 1                      |                |                        |               |                       |              |
| # Means the number is too large to display in the cell   |                      |                        |                |                        |                |                        |               |                       |              |

|  |               | Real Estate Loan Info | rmation | 1                    |           |                        |          |                         |  |
|--|---------------|-----------------------|---------|----------------------|-----------|------------------------|----------|-------------------------|--|
| Return to cover  |               | For Charter :         |         |                      |           |                        |          |                         | 1  |
| 09/11/2017   |               | Count of CU :         |         |                      |           |                        |          |                         |  |
| CU Name: N/A   |               | Asset Range :         |         |                      |           |                        |          |                         |  |
| Peer Group: N/A  |               |                       |         | Nation * Peer Group: | All * Sta | te = 'MO' * Type Inclu | ded: Fed | lerally Insured State ( | Credit   |
|  | Count         | of CU in Peer Group : | N/A     |                      |           |                        |          |                         |  |
|  |               |                       |         |                      |           |                        |          |                         |  |
|  | Dec-2013      | Dec-2014              | % Chg   | Dec-2015             | % Chg     | Dec-2016               | % Chg    | Jun-2017                | % Chg  |
| REAL ESTATE LOANS OUTSTANDING:   |               |                       |         |                      |           |                        |          |                         |  |
| First Mortgages  |               |                       |         |                      |           |                        |          |                         |  |
| Fixed Rate > 15 years  | 722,883,140   | , ,                   |         | 782,052,122          | 9.6       | , ,                    | 10.5     | 914,720,952             |  |
| Fixed Rate 15 years or less  | 733,992,572   | , ,                   | -3.4    | 670,321,253          | -5.5      |                        | -4.7     | 626,088,824             |  |
| Other Fixed Rate   | 23,822,320    |                       |         | 29,330,628           | 4.5       |                        | -8.9     | 30,333,635              |  |
| Total Fixed Rate First Mortgages   | 1,480,698,032 |                       | -       | 1,481,704,003        | 2.1       | 1,529,465,858          | 3.2      | 1,571,143,411           |  |
| Balloon/Hybrid > 5 years   | 86,966,887    | 172,447,184           |         | 224,442,559          | 30.2      |                        | 8.1      | 273,971,377             |  |
| Balloon/Hybrid 5 years or less   | 480,519,048   | , ,                   |         | 484,674,546          | -7.1      |                        | 0.0      | 488,118,685             |  |
| Total Balloon/Hybrid First Mortgages   | 567,485,935   |                       |         | 709,117,105          | 2.2       |                        | 2.6      | 762,090,062             |  |
| Adjustable Rate First Mtgs 1 year or less                                      | 54,417,108    |                       |         | 61,617,455           | 2.1       |                        | -12.6    | 53,880,737              |  |
| Adjustable Rate First Mtgs >1 year   | 86,663,107    |                       |         | 117,907,112          | 23.9      |                        | 17.4     | 144,361,425             |  |
| Total Adjustable First Mortgages   | 141,080,215   |                       |         | 179,524,567          | 15.4      | , ,                    | 7.1      | 198,242,162             | +  |
| TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING                                      | 2,189,264,182 | 2,300,269,179         | 5.1     | 2,370,345,675        | 3.0       | 2,449,271,402          | 3.3      | 2,531,475,635           | 3.4  |
| Other Real Estate Loans  |               |                       |         |                      |           |                        |          |                         |  |
| Closed End Fixed Rate  | 239,810,129   |                       |         | 223,338,564          | -6.0      | , ,                    | -8.2     | 203,671,111             |  |
| Closed End Adjustable Rate   | 1,750,620     | , ,                   |         | 8,183,053            | -40.2     | , ,                    | 208.7    | 13,135,557              |  |
| Open End Adjustable Rate (HELOC)   | 572,568,702   |                       |         | 666,161,757          | 8.9       |                        | 7.4      | 777,277,577             |  |
| Open End Fixed Rate  | 18,773,982    | 19,132,690            |         | 14,707,529           | -23.1     | 12,068,306             | -17.9    | 12,302,979              |  |
| TOTAL OTHER REAL ESTATE OUTSTANDING  | 832,903,433   | 882,220,489           |         | 912,390,903          | 3.4       |                        | 5.0      | 1,006,387,224           |  |
| TOTAL RE (FIRST AND OTHER) OUTSTANDING   | 3,022,167,615 | 3,182,489,668         | 5.3     | 3,282,736,578        | 3.1       | 3,406,866,801          | 3.8      | 3,537,862,859           | 3.8  |
| RE LOAN SUMMARY (FIX, ADJ):  |               |                       |         |                      |           |                        |          |                         |  |
| First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)                   | 1,567,664,919 |                       |         | 1,706,146,562        | 5.1       |                        | 3.9      | 1,845,114,788           |  |
| Other RE Fixed Rate  | 258,584,111   | , ,                   |         | 238,046,093          | -7.3      |                        | -8.8     | 215,974,090             |  |
| Total Fixed Rate RE Outstanding  | 1,826,249,030 | 1,880,031,287         | 2.9     | 1,944,192,655        | 3.4       | 1,989,379,515          | 2.3      | 2,061,088,878           |  |
| %(Total Fixed Rate RE/Total Assets)  | 16.43         | 16.33                 | -0.6    | 15.94                | -2.4      |                        | -2.8     | 15.40                   |  |
| %(Total Fixed Rate RE/Total Loans)   | 26.92         | 25.55                 | -5.1    | 25.12                | -1.7      | 23.99                  | -4.5     | 23.60                   | -1.6   |
|  |               |                       |         |                      |           |                        |          |                         |  |
| First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)                    | 621,599,263   | 677,069,816           |         | 664,199,113          | -1.9      |                        | 1.9      | 686,360,847             |  |
| Other RE Adj Rate  | 574,319,322   | 625,388,565           | 8.9     | 674,344,810          | 7.8       | , ,                    | 9.8      | 790,413,134             | +  |
| Total Adj Rate RE Outstanding  | 1,195,918,585 | 1,302,458,381         | 8.9     | 1,338,543,923        | 2.8       | 1,417,487,286          | 5.9      | 1,476,773,981           | 4.2  |
|  |               |                       |         |                      |           |                        |          |                         |  |
| MISCELLANEOUS RE INFORMATION:  |               |                       |         |                      |           |                        |          |                         |  |
| Outstanding Interest Only & Payment Option First Mtg Loans                     | 20,066,300    | 15,029,786            | -25.1   | 24,301,452           | 61.7      | 18,836,364             | -22.5    | 26,560,690              | 41.0   |
| Outstanding Interest Only & Payment Option Other RE                            | 40.070.007    | 45.000.470            | 00.4    | 40.004.400           | 04.4      | 00 704 004             | 4040     | E4 000 000              | 04.4   |
| / LOCs Loans   | 12,378,607    | 15,606,470            | 26.1    | 18,894,406           | 21.1      | 38,701,224             | 104.8    | 51,888,890              | 34.1   |
| TOTAL Outstanding Interest Only & Payment Option First &                       | 32,444,907    | 30,636,256            | -5.6    | 43,195,858           | 41.0      | 57,537,588             | 33.2     | 78,449,580              | 36.3   |
| Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total | 32,444,507    | 30,030,230            | -5.0    | 43,193,030           | 41.0      | 37,337,300             | 33.2     | 70,445,300              | 30.3   |
| Assets)  | 0.29          | 0.27                  | -8.8    | 0.35                 | 33.1      | 0.45                   | 26.6     | 0.59                    | 30.7   |
| %(Interest Only & Payment Option First & Other RE Loans / Net                  |               |                       |         |                      |           |                        |          |                         |  |
| Worth)   | 2.78          | 2.50                  | -10.3   | 3.35                 | 34.3      | 4.20                   | 25.2     | 5.58                    | 32.7   |
| Outstanding Residential Construction (Excluding Business                       | 0.505.040     | 0.040.550             |         | 0.004.000            | 44.0      | 0.044.450              |          | 0.400.000               | 45.0   |
| Purpose Loans) Allowance for Loan Losses on all RE Loans                       | 2,565,243     | 2,619,570             |         | 2,924,382            | 11.6      | , ,                    | 0.7      | 2,493,303<br>5,915,733  |  |
| * REAL ESTATE LOANS - AMOUNT GRANTED:  | 16,023,086    | 13,477,147            | -15.9   | 10,165,491           | -24.6     | 7,258,243              | -28.6    | 5,915,733               | -18.5  |
|  |               |                       | 1       |                      |           |                        |          |                         | <del>                                     </del> |
| * First Mortgages  | 047 700 000   | 205 004 105           | 077     | 704.070.500          | 00.0      | 0.45,000,000           | 45.0     | 077 000 110             | 100  |
| * Fixed Rate > 15 years  | 617,768,008   | , ,                   |         | 734,076,530          | 90.6      | , ,                    | 15.2     | 377,303,440             | +  |
| * Fixed Rate 15 years or less  * Other Fixed Rate                              | 417,823,023   |                       |         | , ,                  | 30.0      |                        | 13.3     | 105,728,337             |  |
|  | 10,227,890    |                       |         |                      | 79.4      |                        | -58.9    |                         |  |
| * Total Fixed Rate First Mortgages   | 1,045,818,921 |                       |         | 1,005,817,521        | 69.9      |                        | 14.0     | 485,826,450             | _  |
| * Balloon/Hybrid > 5 years  * Balloon/Hybrid 5 years or less                   | 31,966,874    |                       | +       | 98,653,850           | -6.0      |                        | -35.5    | 56,973,156              |  |
| * Total Balloon/Hybrid First Mortgages   | 106,920,938   |                       |         | 104,964,326          | -16.2     |                        | -16.0    | 64,489,987              |  |
| * Adjustable Rate First Mortgages  * Adjustable Rate First Mtgs 1 year or less | 138,887,812   | , ,                   |         | 203,618,176          | -11.6     |                        | -25.5    | 121,463,143             |  |
| , , ,  | 11,952,644    |                       |         | 18,619,299           | -11.9     |                        | 2.9      | 9,053,386               |  |
| * Adjustable Rate First Mtgs >1 year   | 15,775,302    |                       |         |                      | 28.5      |                        | 15.6     | 14,269,917              |  |
| * Total Adjustable First Mortgages   | 27,727,946    |                       |         | 43,951,488           | 7.6       |                        | 10.2     | 23,323,303              |  |
| * TOTAL FIRST MORTGAGE RE LOANS GRANTED  | 1,212,434,679 | 863,053,377           | -28.8   | 1,253,387,185        | 45.2      | 1,346,441,148          | 7.4      | 630,612,896             | -6.3   |
| * Amounts are year-to-date while the related %change ratios are annualized.    | T             |                       |         |                      |           |                        |          |                         |  |
| # Means the number is too large to display in the cell                         | 1             |                       | 1       |                      |           |                        | 1        | 11. R                   | ELoans 1   |

|   |                        | Real Estate Loan Info        | rmation 2      | 2                      |                |                        | I        |                            |               |
|---|------------------------|------------------------------|----------------|------------------------|----------------|------------------------|----------|----------------------------|---------------|
| Return to cover   |                        | For Charter :                | N/A            |                        |                |                        |          |                            |               |
| 09/11/2017  |                        | Count of CU:                 |                |                        |                |                        |          |                            |               |
| CU Name: N/A Peer Group: N/A  |                        | Asset Range :                |                | Nation * Peer Group:   | All * Cto      | to - 'MO' * Type Inclu | dod: Fod | orally Incured State C     | rodit         |
| reel Gloup. N/A   | Count                  | of CU in Peer Group :        |                | Nation Feet Group.     | All Sta        | te = MO Type Iliciu    | ueu. reu | erally illisured State C   | reuit         |
|   | - Count                |                              |                |                        |                |                        |          |                            |               |
|   | Dec-2013               | Dec-2014                     | % Chg          | Dec-2015               | % Chg          | Dec-2016               | % Chg    | Jun-2017                   | % Chg         |
| * OTHER REAL ESTATE (Granted)   |                        |                              |                |                        |                |                        |          |                            |               |
| * Closed End Fixed Rate   | 63,132,680             | 61,081,674                   | -3.2           | 71,914,031             | 17.7           | 38,196,102             |          | 36,305,025                 | 90.1          |
| * Closed End Adjustable Rate  | 219,532                | 3,468,718                    | -              | 5,234,682              | 50.9           | 3,967,305              |          | 2,286,946                  |               |
| * Open End Adjustable Rate (HELOC)  | 160,502,847            | 184,445,136                  |                | 181,857,849            |                | 239,187,719            |          | 144,675,757                | 21.0          |
| * Open End Fixed Rate and Other   | 1,863,168              | 2,401,025                    | 28.9           | 1,967,325              | -18.1          | 3,759,872              |          | 1,361,487                  | -27.6         |
| * TOTAL OTHER REAL ESTATE GRANTED  * TOTAL RE (FIRST AND OTHER) GRANTED   | 225,718,227            | 251,396,553<br>1,114,449,930 | 11.4           | 260,973,887            | 3.8            | 285,110,998            |          | 184,629,215<br>815,242,111 |               |
| %(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)  | 1,438,152,906<br>33.15 | , , .,                       | -22.5<br>-30.5 | 1,514,361,072<br>31.01 | 35.9<br>34.5   | 1,631,552,146<br>30.12 |          | 26.30                      | -0.1<br>-12.7 |
| RE LOANS SOLD/SERVICED  | 00.10                  | 25.05                        | -30.3          | 31.01                  | 34.3           | 30.12                  | -2.5     | 20.30                      | -12.1         |
| * First Mortgage R.E. Loans Sold  | 835,682,212            | 509,615,622                  | -39.0          | 819,742,782            | 60.9           | 1,032,981,830          | 26.0     | 402,355,388                | -22.1         |
| %(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)  | 68.93                  | 59.05                        | -14.3          | 65.40                  |                | 76.72                  |          | 63.80                      |               |
| AMT of Mortgage Servicing Rights  | 25,185,309             | 14,603,607                   | -42.0          | 16,178,116             | 10.8           | 18,185,416             | 12.4     | 18,338,078                 | 0.8           |
| Outstanding RE Loans Sold But Serviced  | 2,682,648,060          | 2,820,023,394                | 5.1            | 2,902,338,423          | 2.9            | 3,490,595,520          | 20.3     | 3,615,386,622              | 3.6           |
| % (Mortgage Servicing Rights / Net Worth)   | 2.16                   | 1.19                         | -44.9          | 1.26                   | 5.5            | 1.33                   | 5.7      | 1.30                       | -1.8          |
| MISC. RE LOAN INFORMATION   |                        |                              |                |                        |                |                        |          |                            |               |
| S-Term (<5 Yrs) R.E. Loan (Exc. MBL)  | 1,146,548,933          | 1,260,117,270                | 9.9            |                        | 0.3            | 1,335,394,097          | 5.7      | 1,401,604,499              |               |
| R.E. Lns also Mem. Bus. Lns   | 272,020,828            | 293,752,826                  | 8.0            | 311,672,787            | 6.1            | 331,675,908            | 6.4      | 374,587,783                | 12.9          |
| REVERSE MORTGAGES   | 0                      | 0                            | N1/A           | 0                      | N1/A           |                        | NI/A     | 0                          | NI/A          |
| Federally Insured Home Equity Conversion Mortgage (HECM) Proprietary Reverse Mortgage Products                        | 0                      |                              |                | 0                      |                | 0                      | -        | 0                          |               |
| Total Reverse Mortgages   | 0                      |                              |                | 0                      |                | 0                      |          | 0                          |               |
| RE LOAN TDRS OUTSTANDING  | 0                      | 0                            | IN/A           | 0                      | IN//A          | 0                      | 11/7     | 0                          | 19/75         |
| TDR First Mortgage RE Loans   | 48,954,390             | 49,226,763                   | 0.6            | 42.030.186             | -14.6          | 39,597,288             | -5.8     | 35,461,569                 | -10.4         |
| TDR Other RE Loans  | 3,820,262              | 5,300,850                    | 38.8           | 6,163,247              |                | 4,959,349              |          | 4,109,736                  |               |
| Total TDR First and Other RE Loans  | 52,774,652             | 54,527,613                   | 3.3            | 48,193,433             |                | 44,556,637             |          | 39,571,305                 |               |
| TDR RE Loans Also Reported as Business Loans  | 3,714,439              | 5,890,554                    | 58.6           | 4,843,314              | -17.8          | 3,891,880              | -19.6    | 1,977,617                  | -49.2         |
| REAL ESTATE LOAN DELINQUENCY  |                        |                              |                |                        |                |                        |          |                            |               |
| R.E. LOANS DELINQUENT > =60 Days 1  |                        |                              |                |                        |                |                        |          |                            |               |
| First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)  | 20,778,525             | 17,714,354                   | -14.7          | 12,922,406             |                | 11,888,991             | -8.0     | 10,818,013                 |               |
| First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)  | 5,603,152              | 7,467,450                    | 33.3           | 6,273,910              |                | 5,909,700              |          | 4,910,434                  |               |
| Other R.E. Fixed Rate   | 4,885,290              | 2,194,685                    | -55.1          | 1,242,366              |                | 703,403                |          | 1,424,268                  |               |
| Other R.E. Adj. Rate TOTAL DEL R.E. DELINQUENT >= 60 Days   | 1,936,656              | 1,982,126                    | 2.3            |                        |                | 2,110,055              |          | 2,942,140                  |               |
| DELINQUENT 30 to 59 Days  | 33,203,623             | 29,358,615                   | -11.6          | 22,597,014             | -23.0          | 20,612,149             | -8.8     | 20,094,855                 | -2.5          |
| First Mortgage  | 45,992,736             | 40,436,090                   | -12.1          | 36,134,704             | -10.6          | 34,018,806             | -5.9     | 17,205,592                 | -49.4         |
| Other   | 8,385,694              | 6,254,520                    | -25.4          | 5,804,649              |                | 5,963,374              |          | 3,850,848                  |               |
| TOTAL DEL RE 30 to 59 Days  | 54,378,430             | 46,690,610                   | -14.1          | 41,939,353             | -10.2          | 39,982,180             | -4.7     | 21,056,440                 |               |
| TOTAL DEL R.E. LOANS >= 30 Days   | 87,582,053             | 76,049,225                   | -13.2          | 64,536,367             | -15.1          | 60,594,329             | -6.1     | 41,151,295                 |               |
| RE LOAN DELINQUENCY RATIOS  | 0.,000,000             | ,                            |                | 0 1,000,000            |                | 00,000,000             | -        | ,,                         |               |
| % R.E. LOANS DQ >= 30 Days  | 2.90                   | 2.39                         | -17.5          | 1.97                   | -17.7          | 1.78                   | -9.5     | 1.16                       | -34.6         |
| % R.E. LOANS DQ >= 60 Days  | 1.10                   | 0.92                         | -16.0          | 0.69                   | -25.4          | 0.61                   | -12.1    | 0.57                       | -6.1          |
| TDR REAL ESTATE LOANS DELINQUENT >= 60 Days   |                        |                              |                |                        |                |                        |          |                            |               |
| TDR First Mortgage RE Loans Delinquent >= 60 Days   | 9,258,701              | 5,800,131                    | -37.4          | 4,526,536              |                | 4,760,275              |          | 4,100,641                  | -13.9         |
| TDR Other RE Loans Delinquent >= 60 Days  | 649,866                | 353,987                      | -45.5          | 548,707                | 55.0           | 401,489                | -        | 344,661                    | -14.2         |
| Total TDR First and Other RE Loans Delinquent >= 60 Days  | 9,908,567              | 6,154,118                    | -37.9          | 5,075,243              | -17.5          | 5,161,764              | 1.7      | 4,445,302                  | -13.9         |
| % Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other RE                                       | 18.78                  | 11.29                        | -39.9          | 10.53                  | -6.7           | 11.58                  | 10.0     | 11.23                      | -3.0          |
| TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days  |                        |                              |                |                        |                |                        |          |                            |               |
|   | 304,729                | 412,501                      | 35.4           | 274,905                | -33.4          | 462,890                | 68.4     | 824,295                    | 78.1          |
| % TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans | 8.20                   | 7.00                         | -14.6          | 5.68                   | -18.9          | 11.89                  | 109.5    | 41.68                      | 250.4         |
| REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:   |                        |                              |                | 0.00                   |                |                        |          |                            |               |
| * Total 1st Mortgage Lns Charged Off  | 15,297,421             | 3,686,478                    | -75.9          | 1,764,788              | -52.1          | 1,572,935              | -10.9    | 518,105                    | -34.1         |
| * Total 1st Mortgage Lns Recovered  | 1,130,376              |                              |                |                        |                | 563,107                |          |                            |               |
| * NET 1st MORTGAGE LN C/Os  | 14,167,045             | 2,961,999                    | -79.1          | 1,472,003              | -50.3          | 1,009,828              | -31.4    | -76,053                    | -115.1        |
| ** Net Charge Offs - 1st Mortgage Loans   |                        |                              |                |                        |                |                        |          |                            | 4             |
| / Avg 1st Mortgage Loans  | 0.67                   | 0.13                         | -80.3          | 0.06                   |                | 0.04                   |          | -0.01                      | -114.6        |
| * Total Other RE Lns Charged Off  * Total Other RE Lns Recovered  | 4,843,848<br>677,853   | 3,894,850<br>1,370,266       |                | 1,809,433<br>509,017   | -53.5<br>-62.9 | 1,412,473<br>415,150   |          | 878,753<br>316,289         |               |
| * NET OTHER RE LN C/Os  | 4,165,995              | 2,524,584                    |                |                        |                | 997,323                |          | 562,464                    |               |
| ** %Net Charge Offs Other RE Loans / Avg Other RE Loans   | 4,165,995              | 2,524,564                    |                | 0.14                   |                | 997,323                |          | 0.11                       | 7.4           |
| * Amounts are year-to-date and the related % change ratios are annualized.  | 0.50                   | 0.29                         | 71.7           | 0.14                   | 55.6           | 0.11                   | 20.4     | 0.11                       | 7.4           |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or  | no annualizing)        |                              |                |                        |                |                        | 1        |                            |               |
| # Means the number is too large to display in the cell  | 5,                     |                              |                |                        |                |                        |          |                            |               |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising th                               |                        | quirements for troubled de   | bt restructi   | ured (TDR) loans.      |                | •                      |          |                            | •             |
| This policy change may result in a decline in delinquent loans reported as of Jur                                     | ne 2012.               |                              |                |                        |                |                        |          | 12. R                      | ELoans 2      |

| For Charter   NA   |                               |  | Men                  | nber Business Loa      | an Inform  | ation             | Π         | I                   |          |                         | T T           |
|--|-------------------------------|--|----------------------|------------------------|------------|-------------------|-----------|---------------------|----------|-------------------------|---------------|
| COLUMNE NA   |                               |  |                      | For Charter :          | N/A        |                   |           |                     |          |                         |               |
| Page Force: INA  |                               |  |                      | Count of CU:           |            |                   |           |                     |          |                         |               |
| Dec. 2015   Dec. 2015   Dec. 2016   W. Chig   Dec. 2016   W. Chi   |                               |  |                      |                        |            | Nation * Peer Gro | up: All * | State = 'MO' * Type | lnclude  | d: Federally Insur      | ed State      |
| BUSINESS LOANS   |                               |  | Count of C           |                        |            |                   |           |                     |          | ,                       |               |
| BUSINESS LOANS   |                               |  |                      |                        |            |                   |           |                     |          |                         |               |
| Member Business Loses (MMBB)   | DITCINECE I OANG              |  | Dec-2013             | Dec-2014               | % Chg      | Dec-2015          | % Chg     | Dec-2016            | % Chg    | Jun-2017                | % Chg         |
| Purchased Business Lowis or Participations to   34.487,337   25.844.013   -1.3.5   27.090.902   4.2   35.096.410   26.6  |                               | NIMDLD\1                               | 279 716 968          | 312 112 028            | 11.6       | 328 789 402       | 5.3       | 366 443 361         | 11.5     | 382,576,790             | 4.4           |
| Non-marked Register   1944/97/307   2298-4049   31-56   277009000   22   2   35.0066-10   22-6   |                               |  | 273,710,300          | 512,112,020            | 11.0       | 020,700,402       | 0.0       | 300,440,001         | 11.0     | 302,370,730             | 7.7           |
| Unit      |                               |  | 34,497,337           |                        | -13.5      |                   |           |                     |          | 52,465,658              | 49.5          |
| INTERNEDIATE COANS (MRISE) LESS   307.557,038   329.701,967   7.2   341,041,976   3.4   382,821,714   12.3   |                               |  |                      |                        |            |                   |           |                     |          | 435,042,448             | 8.3           |
| INFELIDED COMMETTHERITS   307,537,008   329,371,987   7.2   341,01,376   3.4   382,821,714   12.3   75,708   8,709,708   7.7   32,002   11.0   2.208   11.0   12.0   12.0   11.0   12.   |                               |  | 6,677,267            | 12,254,104             | 83.5       | 14,838,328        | 21.1      | 18,718,057          | 26.1     | 18,751,086              | 0.2           |
| ## NAME? ### ## PAME? #### ## PAME? #### ## ## PAME? ##### ## PAME? ##### ## PAME? ##### ## PAME? ###### ## PAME? ###### ## PAME? ####################################   |                               |  | 307,537,038          | 329,701,967            | 7.2        | 341,041,976       | 3.4       | 382,821,714         | 12.3     | 416,291,362             | 8.7           |
| Number of Outstanding Business Loans to Members  |                               |  |                      |                        |            |                   |           |                     |          |                         |               |
| Number of Outstanding Puchased Survises Loren or   199   |                               |  | #NAME?               | #NAME?                 | ######     | #NAME?            | ######    | #NAME?              | ######   | #NAME?                  | ######        |
| Number of Outstanding Purchased Business Loans or   159  |                               |  | 1.740                | 4 070                  | 7.2        | 2.002             | 11.0      | 2.225               | 11.1     | 2,407                   | 3.5           |
| Participation Interests to Normembers   159   159   0.0   135   151   135   0.0  |                               |  | 1,742                | 1,070                  | 7.3        | 2,092             | 11.9      | 2,325               | 11.1     | 2,407                   | 3.5           |
| REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)  Farmland  1,7714,215  6,216,610  1,94  2,855,485  5,1  1,368,881,9  392,2  Farmland  1,571,929  1,358,024  1,358,024  1,36  1,270,958  1,36  1,270,958  1,36  1,270,958  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,36  1,375,315  1,375,375,315  1, | Participation Interests to No | Nonmembers                             |                      |                        |            |                   |           |                     |          | 358                     | 165.2         |
| Construction and Development   |                               |  | 1,901                | 2,029                  | 6.7        | 2,227             | 9.8       | 2,460               | 10.5     | 2,765                   | 12.4          |
| Farmland   |                               |  | 7 714 215            | 6 216 610              | -19.4      | 2 855 488         | -54 1     | 13 684 819          | 379.2    | 13,801,262              | 0.9           |
| Covered Non-Farm, Non-Residential Property   78,599,18   80,667/482   2.6   77,227,560   4.1   91,676,422   18.6   Non-Owner Coucipied, Non-Farm, Non-Residential Property   84,682,429   10,40   343,5158   2.0   24,975,363   9.6   Total Real Estate Secured Business Loans   277,520,730   305,255,815   10.0   320,731,131   5.1   363,539,069   13.3   NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)   1.0   0.0   320,731,131   5.1   363,539,069   13.3   NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)   1.0   0.0   320,731,131   5.1   363,539,069   13.3   NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)   1.0   0.0     |                               |  |                      |                        |            |                   |           |                     |          | 967,479                 | 2.1           |
| Non-Near Cocupied, Non-Farm, Non-Residential Property   84,882,429   103,495,188   2.1   113,997,183   10.2   124,957,538   9.6   TOTAIR Real Estate Secured Business Loans   277,520,730   305,255,815   10.0   30,731,131   5.1   383,539,089   13.3   |                               |  |                      | 113,578,531            | 8.2        | 125,279,942       |           | 132,272,305         | 5.6      | 128,031,109             | -3.2          |
| Total Real Estate Secured Business Loans   |                               |  |                      |                        |            |                   |           |                     |          | 159,787,418             | 74.3          |
| NOM-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)   Loans to finance agricultural production and other loans to farmers   364,627   499,186   36.9   628,897   26.0   764,214   21.5   21.0   |                               |  |                      |                        |            |                   |           |                     |          | 89,341,268              | -28.5         |
| MEMBERS  |                               |  | 277,520,730          | 305,255,815            | 10.0       | 320,731,131       | 5.1       | 363,539,069         | 13.3     | 391,928,536             | 7.8           |
| Commercial and Industrial Licens   |                               | OKED BUSINESS LOANS (TO MEMBERS & NON- |                      |                        |            |                   |           |                     |          |                         |               |
| Unsecued Business Loans  |                               |  |                      |                        |            |                   |           |                     |          | 756,944                 | -1.0          |
| Unsecuered Revolving Lines of Credit (Business Purpose)  |                               |  |                      |                        |            |                   |           |                     |          | 35,579,580              | 4.1           |
| Total Number - Construction and Development   26   |                               |  |                      |                        |            |                   |           |                     |          | 1,061,768               | 15.1<br>169.5 |
| Number Or BuSINESS LOANS OUTSTANDING BY TYPE   |                               |  |                      |                        |            |                   |           |                     |          | 5,715,620<br>43,113,912 | 13.5          |
| Number - Farmland  |                               |  | 30,033,373           | 30,7 00,230            | 0.0        | 33,143,173        | 7.2       | 30,000,702          | 0.1      | 40,110,012              | 10.0          |
| Number - Non-Farm Residential Property   252   214   -15.1   212   -0.9   234   10.4   Number - Owner Occupied, Non-Farm, Non-Residential Property   252   214   -15.1   212   -0.9   234   10.4   Number - Non-Owner Occupied, Non-Farm, Non-Residential Property   232   271   16.8   295   8.9   307   4.1   Total Number of Real Estate Secured Business Loans   1.334   1.437   7.7   1.506   4.8   1.692   12.4   1.2    | Number - Construction and     | nd Development                         | 26                   | 21                     | -19.2      | 11                | -47.6     | 26                  | 136.4    | 29                      | 11.5          |
| Number - Owner Occupied, Non-Farm, Non-Residential Property   252   214   -15.1   212   -0.9   234   10.4  |                               |  |                      |                        |            |                   |           |                     |          | 6                       |               |
| Number - Non-Owner Occupied, Non-Farm, Non-Residential Property   232   271   16.8   255   8.9   307   4.1   |                               |  |                      |                        |            |                   |           |                     |          | 1,118                   |               |
| Total Number of Real Estate Secured Business Loans   |                               |  |                      |                        |            |                   |           |                     |          | 439<br>221              | 87.6<br>-28.0 |
| Number - Loans to finance agricultural production and other loans to farmers   16  |                               |  |                      |                        |            |                   |           |                     |          | 1,813                   | 7.2           |
| Number - Unsecured Business Loans   27   33   22.2   39   18.2   35   -10.3  |                               |  |                      |                        |            |                   |           |                     |          | 14                      | -33.3         |
| Number - Unsecured Revolving Lines of Credit (Business Purpose)   237   242   2.1   278   14.9   249   -10.4   |                               |  |                      |                        |            |                   |           |                     |          | 644                     | 39.1          |
| Credit (Business Purpose)   237   242   2.1   278   14.9   249   -10.4   |                               |  | 27                   | 33                     | 22.2       | 39                | 18.2      | 35                  | -10.3    | 36                      | 2.9           |
| AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:   MBL (NMBLB) Granted YTD   100,901,912   85,340,460   -15.4   80,852,852   -5.3   91,637,561   13.3     *Purchased or Participation Interests to Nommembers (NMBLB)   9,931,858   6,432,500   35.2   3,932,072   -38.9   6,180,946   57.2     **Delinquency - Member Business Loans**   Delinquent   7,795,184   4,790,476   -38.5   1,825,603   -61.9   4,213,129   130.8     60 to 179 Days Delinquent   2,847,290   3,496,526   22.8   984,826   -71.8   63,957   -93.5     **Jean Separate Polya Delinquent   1,598,806   649,141   -59.4   464,561   -28.4   856,995   84.5     **Droit Delinquent   1,598,806   649,141   -59.4   464,561   -28.4   856,995   84.5     **Droit Delinquent   5,05   3.19   -36.9   1.16   -63.5   1.694,795   -20.9     **MBL Delinquent   5.05   3.19   -36.9   1.16   -63.5   1.54   32.7     **S MBL >= 30 Days Delinquent   5.05   3.19   -36.9   1.16   -63.5   1.54   32.7     **S MBL Charge Offs   16,544,315   1,429,569   -91.4   1,007,518   -29.5   540,702   -46.3     **Total MBL Charge Offs   44.8   136,045   -85.8     **AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)   -46.3   -46.3   -46.3   -46.3   -46.3   -46.3   -46.3     **S MSL S GROUND AND END SUBJECT OF MSL S GROUND AND S GROUND AND SUBJECT OF MSL S GROUND AND SUBJECT OF M    |                               |  | 237                  | 242                    | 2.1        | 278               | 14.9      | 249                 | -10.4    | 258                     | 3.6           |
| MBL (NMBLB) Granted YTD ¹         100,901,912         85,340,460         -15.4         80,852,852         -5.3         91,637,561         13.3           * Purchased or Participation Interests to Nonmembers (NMBLB)¹         9,931,858         6,432,500         -35.2         3,932,072         -38.9         6,180,946         57.2           DELINQUENCY - MEMBER BUSINESS LOANS²           30 to 59 Days Delinquent         7,795,184         4,790,476         -38.5         1,825,603         -61.9         4,213,129         130.8           60 to 179 Days Delinquent         3,288,401         1,567,977         52.3         692,023         -55.9         773,843         11.8           180 to 359 Days Delinquent         2,847,290         3,496,526         22.8         984,826         -71.8         63,957         -93.5           > = 360 Days Delinquent         1,598,806         649,141         -59.4         464,561         -28.4         856,995         84.5           Total Del Loans - All Types (>= 60 Days)         7,734,497         5,713,644         -26.1         2,141,410         -62.5         1,694,795         -20.9           96 MBL >= 30 Days Delinquent         5.05         3.19         -36.9         1.16         -63.5         1.54         32.7           96 MBL >= 6   | Total Number of Non-Real      | al Estate Secured Business Loans       |                      |                        |            |                   |           |                     |          | 952                     | 24.0          |
| Purchased or Participation Interests to Nonmembers (NMBLB) ¹ 9,931,858 6,432,500 -35.2 3,932,072 -38.9 6,180,946 57.2 DELINQUENCY - MEMBER BUSINESS LOANS ¹  7,795,184 4,790,476 -38.5 1,825,603 -61.9 4,213,129 130.8 160 to 179 Days Delinquent 3,288,401 1,567,977 5.2.3 692,023 -55.9 773,843 11.8 180 to 359 Days Delinquent 2,847,290 3,496,526 22.8 984,826 -71.8 63,957 -93.5 ≥ 360 Days Delinquent 1,588,806 649,141 5.5.4 464,561 -28.4 856,996 84.5 Total Del Loans - All Types (>= 60 Days Delinquent 1,588,806 649,141 5.5.4 464,561 -28.4 856,995 84.5 Total Del Loans - All Types (>= 60 Days Delinquent 1,588,806 649,141 5.5.4 464,561 -28.4 856,995 84.5 Total Del Loans - All Types (>= 60 Days Delinquent 1,588,806 649,141 5.5.4 464,561 -28.4 856,995 84.5 Total Del Loans - All Types (>= 60 Days Delinquent 1,588,806 849,141 5.5.4 846,561 -28.4 856,995 84.5 Total Del Loans - All Types (>= 60 Days Delinquent 1,588,806 849,141 5.5.4 846,561 -28.4 856,995 84.5 Total MBL >= 60 Days Delinquent (Reportable delinquency) 2.5.1 1.73 31.1 0.63 -63.8 0.44 2.9.5 MBL CHARGE-OFFS AND RECOVERIES:  Total MBL Charge Offs 1,544,315 1,429,569 91.4 1,007,518 -29.5 540,702 46.3 863,685 1,736,483 27.5 958,554 44.8 136,045 85.8 AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above) 8 MISCELLANEOUS MBL INFORMATION:  Real Estate Loans also Reported as Business Loans 272,020,828 293,752,826 8.0 311,672,787 6.1 331,675,908 6.4 Construction & Development Loans Meeting 723,3(a) 7,042,165 1,863,529 -73.5 1920117 3.0 10,527,415 448.3 University of Construction & Development Loans Meeting 723,3(a) 7,042,165 1,863,529 -73.5 1920117 3.0 10,527,415 448.3 University of Construction & Development Loans Meeting 723,7(c)-(d) 1,027,708 1,079,301 5.0 1,473,669 3.6 5 1,535,454 4.2 University of Construction & Development Loans Meeting 723,7(c)-(d) 1,027,708 1,079,301 5.0 1,473,669 3.6 5 1,535,454 4.2 University of Construction & Development Loans Meeting 723,7(c)-(d) 1,027,708 1,079,301 5.0 1,473,669 3.6 5 1,535,454 4.2 University of Construction & Development  |                               |  |                      |                        |            |                   |           |                     |          |                         |               |
| DELINQUENCY - MEMBER BUSINESS LOANS   2   30 to 59 Days Delinquent   7,795,184   4,790,476   -38.5   1,825,603   -61.9   4,213,129   130.8   60 to 179 Days Delinquent   3,288,401   1,567,977   52.3   692,023   -55.9   773,843   11.8   180 to 359 Days Delinquent   2,847,290   3,496,526   22.8   984,826   -71.8   63,957   -93.5   -93.5   20.9 ps Delinquent   1,598,806   649,141   -59.4   464,561   -28.4   856,995   84.5   710   100      |                               |  |                      |                        |            |                   |           |                     |          | 61,798,534              | 34.9          |
| 30 to 59 Days Delinquent 7,795,184 4,790,476 38.5 1,825,603 -61.9 4,213,129 130.8 60 to 179 Days Delinquent 3,288,401 1,1567,977 52.3 692,023 -55.9 773,843 11.8 180 to 359 Days Delinquent 2,2847,290 3,496,526 22.8 984,826 -71.8 63,957 -93.5 ≥ 360 Days Delinquent 1,598,806 649,141 -59.4 464,561 -28.4 856,995 84.5 Total Del Loans - All Types (>= 60 Days) 7,734,497 5,713,644 -26.1 2,141,410 -6.2 5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 200 Days Delinquent 5.05 3.19 -36.9 1.16 -63.5 1.54 32.7 96.1 MBL >= 30 Days Delinquent (Reportable delinquency) 2.51 1.73 -31.1 0.63 -63.8 0.44 -29.5 MBL DELINQUENCY RATIOS 201 Days Delinquent (Reportable delinquency) 2.51 1.73 -31.1 0.63 -63.8 0.44 -29.5 MBL CHARGE-OFFS AND RECOVERIES: 104.8 10.9 MBL DELINQUENCY RATIOS 201 Days Delinquent (Reportable delinquency) 2.51 1.73 -31.1 0.63 -63.8 0.44 -29.5 MBL CHARGE-OFFS AND RECOVERIES: 105.0 MBL CHARGE-OFFS AND RECOVERIES 105.0 MBL RECOVE  |                               |  | 9,931,858            | 6,432,500              | -35.2      | 3,932,072         | -38.9     | 6,180,946           | 57.2     | 21,184,503              | 585.5         |
| 60 to 179 Days Delinquent 3,288,401 1,567,977 5-2.3 692,023 -55.9 773,843 11.8 180 to 359 Days Delinquent 2,287,290 3,496,526 22.8 984,826 -71.8 63,957 9-9.5 > 36 Days Delinquent 1,558,806 649,141 5-54 464,561 -28.4 856,99 84.5 Total Del Loans - All Types (>= 60 Days) 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,414 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 7,734,497 5,713,414 -42.5 1,734,497 5,713,414 -42.5 1,734,497 1,734,  |                               | ER BUSINESS LUANS                      | 7 795 184            | 4 790 476              | -38.5      | 1 825 603         | -61 9     | 4 213 129           | 130.8    | 1,483,391               | -64.8         |
| 180 to 359 Days Delinquent 2,847,290 3,496,526 22.8 984,826 -71.8 63,957 93.5 > = 360 Days Delinquent 1,598,806 649,141 -59.4 464,561 -28.4 856,995 84.5 Total Del Loans - All Types (>= 60 Days) 7,734,497 5,713,644 -26.1 2,141,410 -62.5 1,694,795 -20.9 MBL DELINQUENCY RATIOS 5,000 Days Delinquent 5.05 3.19 -36.9 1.16 -63.5 1.54 32.7 % MBL > = 30 Days Delinquent (Reportable delinquency) 2.51 1.73 31.1 0.63 -63.8 0.44 -29.5 MBL CHARGE-OFFS AND RECOVERIES: 10,443,15 1,429,569 -91.4 1,007,518 -29.5 540,702 -46.3 **Total MBL Charge Offs 1,494,695 -91.4 1,007,518 -29.5 540,702 -46.3 **Total MBL Recoveries 463,685 1,736,438 274.5 958,554 -44.8 136,045 -85.8 AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above) % MBLS Agricultural Related > = 60 Days Delinquent (Reportable delinquency) 0.00 0.00 N/A 0.00 N/A 0.00 N/A 0.00 N/A MISCELLANEOUS MBL INFORMATION: Real Estate Loans also Reported as Business Loans 272,020,828 293,752,826 8.0 311,672,787 6.1 331,675,908 6.4 Construction & Development Loans Meeting 723.3(a) 7,042,165 1,863,529 -73.5 1920117 3.0 10,527,415 446.3 Unrecord Business Loans Meeting 723.7(c)-(d) 1,027,708 1,079,301 5.0 1,473,659 36.5 1,533,454 4.2 2  |                               | ent                                    |                      |                        |            |                   |           |                     |          | 1,153,720               | 49.1          |
| Total Del Loans - All Types (>= 60 Days) 7,734,497 5,713,644 - 26.1 2,141,410 - 62.5 1,694,795 - 20.9   MBL DELINQUENCY RATIOS 5  MBL DELINQUENCY RATIOS 5  MBL So Days Delinquent (Reportable delinquency) 2.51 1.73 - 31.1 0.63 - 63.8 0.44 - 29.5   MBL So Days Delinquent (Reportable delinquency) 2.51 1.79 - 31.1 0.63 - 63.8 0.44 - 29.5   MBL CHARGE-OFFS AND RECOVERIES: 5  Total MBL Recoveries 463,685 1,736,438 274.5 958,554 - 44.8 136,045 - 85.8   AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above) 5  MBL Segional Related > = 60 Days Delinquent (Reportable delinquency) 0.00 0.00 N/A  |                               |  | 2,847,290            | 3,496,526              | 22.8       | 984,826           |           | 63,957              | -93.5    | 665,928                 |               |
| MBL DELINQUENCY RATIOS   |                               |  |                      |                        |            |                   |           |                     |          | 600,331                 | -29.9         |
| 96 MBL >= 30 Days Delinquent (Reportable delinquency) 2.51 1.73 -31.1 0.63 -63.5 1.54 32.7  96 MBL >= 80 Days Delinquent (Reportable delinquency) 2.51 1.73 -31.1 0.63 -63.8 0.44 -29.5  MBL CHARGE-OFFS AND RECOVERIES:  **Total MBL Charge Offs  |                               |  | 7,734,497            | 5,713,644              | -26.1      | 2,141,410         | -62.5     | 1,694,795           | -20.9    | 2,419,979               | 42.8          |
| % MBL>= 60 Days Delinquent (Reportable delinquency)         2.51         1.73         -31.1         0.63         -63.8         0.44         -29.5           MBL CHARGE-OFFS AND RECOVERIES:         *** <td></td> <td></td> <td>5.05</td> <td>2 10</td> <td>-36.0</td> <td>1 16</td> <td>-63 E</td> <td>1 5/</td> <td>22.7</td> <td>0.94</td> <td>-39.2</td>   |                               |  | 5.05                 | 2 10                   | -36.0      | 1 16              | -63 E     | 1 5/                | 22.7     | 0.94                    | -39.2         |
| MBL CHARGE-OFFS AND RECOVERIES:  |                               |  |                      |                        |            |                   | _         |                     |          | 0.58                    | 31.3          |
| Total MBL Recoveries   |                               |  |                      |                        |            | 2.00              |           |                     |          | 5.00                    |               |
| AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above) % MBLs Agricultural Related >= 60 Days Delinquent (Reportable delinquency) 0.00 0.00 N/A 0.00 N |                               |  |                      |                        |            |                   |           |                     |          | 1,237,597               | 357.8         |
| % MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)         0.00         0.00         N/A         0.00         N/A         0.00         N/A           MISCELLANEOUS MBL INFORMATION:         Real Estate Loans also Reported as Business Loans         272,020,828         293,752,826         8.0         311,672,787         6.1         331,675,908         6.4           Construction & Development Loans Meeting 723,3(a)         7,042,165         1,863,529         -73.5         1920117         3.0         10,527,415         448.3           Number of Construction & Development Loans - 723(a)         23         9         6.0         9         6         -33.3         15         150.0           Unsecured Business Loans assess Loans a  |                               | ED MEL DEL MOLIENOV ( MEL )            | 463,685              | 1,736,438              | 274.5      | 958,554           | -44.8     | 136,045             | -85.8    | 570,580                 | 738.8         |
| MISCELLANEOUS MBL INFORMATION:         272,020,828         293,752,826         8.0         311,672,787         6.1         331,675,908         6.4           Construction & Development Loans Meeting 723.3(a)         7,042,165         1,883,529         -73.5         1920117         3.0         10,527,415         448.3           Number of Construction & Development Loans - 723(a)         23         9         60.9         6         -33.3         15         150.0           Unsecured Business Loans Meeting 723.7(c)-(d)         1,027,708         1,079,301         5.0         1,473,659         36.5         1,535,454         4.2  |                               |  | 0.00                 | 0.00                   | NI/A       | 0.00              | NI/A      | 0.00                | NI/A     | 0.00                    | N/A           |
| Real Estate Loans also Reported as Business Loans         272,020,828         293,752,826         8.0         311,672,787         6.1         331,675,908         6.4           Construction & Development Loans Meeting 723.3(a)         7,042,165         1,863,529         -73.5         1920117         3.0         10,527,415         448.3           Number of Construction & Development Loans - West of Construction & Development Loans - 723(a)         23         9         60.9         6         -33.3         15         150.0           Unsecured Business Loans Meeting 723.7(c)-(d)         1,027,708         1,079,301         5.0         1,473,659         36.5         1,535,454         4.2  |                               |  | 0.00                 | 0.00                   | IN/A       | 0.00              | IN/A      | 0.00                | IN/A     | 0.00                    | IN/A          |
| Construction & Development Loans Meeting 723.3(a)         7,042,165         1,863,529         -73.5         1920117         3.0         10,527,415         448.3           Number of Construction & Development Loans - 723(a)         23         9         -60.9         6         -33.3         15         150.0           Unsecured Business Loans Meeting 723.7(c)-(d)         1,027,708         1,079,301         5.0         1,473,659         36.5         1,535,454         4.2  |                               |  | 272,020,828          | 293,752,826            | 8.0        | 311,672,787       | 6.1       | 331,675,908         | 6.4      | 374,587,783             | 12.9          |
| Unsecured Business Loans Meeting 723.7(c)-(d) 1,027,708 1,079,301 5.0 1,473,659 36.5 1,535,454 4.2   | Construction & Development    | nt Loans Meeting 723.3(a)              |                      |                        | -73.5      | 1920117           | 3.0       | 10,527,415          |          | 8,601,442               | -18.3         |
|  |                               |  |                      | 9                      |            |                   |           |                     |          | 18                      |               |
| Intrimper or onsecured pusitiess E0805 - 723.7(CF0) 1 361 391 8.31 471 20.5 47 (0.0)   |                               |  |                      |                        |            |                   |           |                     |          | 5,397,972               |               |
| Agricultural Related (NMBLB) 1 1,936,556 1,857,210 -4.1 1,899,855 2.3 1,712,101 -9.9   |                               |  |                      |                        |            |                   |           |                     |          | 57<br>1,724,423         | 21.3          |
| Agricultural Related (INNIELD) 1,350,350 1,357,210 4,11 1,035,050 2.0 1,171,101 45,19 1,035,050  |                               |  |                      |                        |            |                   |           |                     |          | 1,724,423               | -25.9         |
| *Business Loans and Participations Sold 1,449,204 1,579,414 9.0 868,277 -45.0 140,000 -83.9  |                               |  |                      |                        |            |                   |           | 140,000             |          | 1,280,563               |               |
| SBA Loans Outstanding 5,521,111 4,041,635 -26.8 3,969,871 -1.8 3,804,539 -4.2  |                               |  |                      |                        |            |                   |           | -,,                 |          |                         | -5.4          |
| Number of SBA Loans Outstanding         40         19         -52.5         19         0.0         20         5.3  |                               |  |                      |                        |            |                   | 0.0       | 20                  | 5.3      | 21                      | 5.0           |
| PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; "Amounts are year-to-date and the related % change ratios are annualized.  7 EAN LICE Report processing the configuration of the part of the |                               |  |                      |                        |            |                   | 1         |                     | <u> </u> |                         | <u> </u>      |
| <sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent boars reported as of June 2012.   |                               |  | rung requirements to | i troubled debt restru | cturea (TD | r, ioans.         |           |                     |          |                         | 13. MBLs      |

|  | Inve                         | stments, Cash, & Cas                             | sh Equival | ents                   |               |                      |          |                        | T          |
|--|------------------------------|--|------------|------------------------|---------------|----------------------|----------|------------------------|------------|
| Return to cover  |                              | For Charter                                      |            |                        |               |                      |          |                        |            |
| 09/11/2017   |                              | Count of CU                                      |            |                        |               |                      |          |                        |            |
| CU Name: N/A   |                              | Asset Range                                      | N/A        |                        |               |                      |          |                        |            |
| Peer Group: N/A  |                              | Criteria   | Region: I  | Nation * Peer Group: A | II * State    | = 'MO' * Type Includ | led: Fed | erally Insured State C | redit      |
|  | Count                        | of CU in Peer Group                              | N/A        |                        |               |                      |          | _                      |            |
|  |                              | ·  |            |                        |               |                      |          |                        |            |
|  | Dec-2013                     | Dec-2014   | % Chg      | Dec-2015               | % Chg         | Dec-2016             | % Chg    | Jun-2017               | % Chg      |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS       |                              |  |            |                        |               |                      |          |                        |            |
| ·  |                              |  |            |                        |               |                      |          |                        |            |
| ASC 320 CLASS OF INVESTMENTS                           |                              |  |            |                        |               |                      |          |                        |            |
| Held to Maturity < 1 yr                                | 13,801,346                   | 10,970,898                                       | -20.5      | 18,799,263             | 71.4          | 15,827,818           | -15.8    | 28,132,699             | 77.7       |
| Held to Maturity 1-3 yrs                               | 30,692,069                   | 40,225,938                                       | 31.1       | 56,470,609             | 40.4          | 71,355,764           | 26.4     | 45,588,280             | -36.1      |
| Held to Maturity 3-5 yrs                               | 80,740,723                   | , ,  |            | 25,070,650             | -53.8         | 22,469,921           | -10.4    | , ,                    |            |
| Held to Maturity 5-10 yrs                              | 34,119,423                   |  |            | 14,787,512             | -40.8         | 8,968,307            | -39.4    | , ,                    |            |
| Held to Maturity 3-10 yrs                              | N/A                          |  |            | N/A                    | 10.0          | N/A                  | 00.1     | N/A                    |            |
| Held to Maturity > 10 yrs                              | 6,221,079                    |  |            | 0                      | -100.0        | 0                    | N/A      | 280,277                |            |
| TOTAL HELD TO MATURITY                                 | 165,574,640                  |  |            | 115,128,034            | -14.5         | 118,621,810          | 3.0      | ,                      |            |
| TOTAL FIELD TO MINTURITY                               | 100,074,040                  | 134,009,102                                      | -10.7      | 113,120,034            | -14.5         | 110,021,010          | 3.0      | 110,909,241            | -2.2       |
| Available for Sale < 1 yr                              | 235,226,369                  | 129,604,506                                      | -44.9      | 195,458,945            | 50.8          | 261,845,175          | 34.0     | 310,151,105            | 18.4       |
| ·  |                              |  |            |                        |               |                      |          |                        |            |
| Available for Sale 1-3 yrs                             | 424,270,652                  | <del>-                                    </del> |            | 685,699,284            | -4.9          | 601,525,640          | -12.3    | , ,                    |            |
| Available for Sale 3-5 yrs                             | 932,571,020                  | ,,   |            | 770,726,758            | 3.1           | 919,306,479          | 19.3     | ,- ,                   |            |
| Available for Sale 5-10 yrs                            | 249,275,867                  |  |            | 115,815,282            | -31.2         | 143,662,262          | 24.0     |                        |            |
| Available for Sale 3-10 yrs                            | N/A                          |  |            | N/A                    |               | N/A                  |          | N/A                    |            |
| Available for Sale > 10 yrs                            | 18,253,171                   | <del>                                     </del> |            | 18,027,410             | -25.9         | 5,602,792            | -68.9    | , ,                    |            |
| TOTAL AVAILABLE FOR SALE                               | 1,859,597,079                | 1,790,600,456                                    | -3.7       | 1,785,727,679          | -0.3          | 1,931,942,348        | 8.2      | 1,935,434,473          | 0.2        |
|  |                              |  |            |                        |               |                      |          |                        |            |
| Trading < 1 year                                       | 0                            | (  | N/A        | 0                      | N/A           | 0                    | N/A      | 0                      | N/A        |
| Trading 1-3 years                                      | 0                            | (  | N/A        | 0                      | N/A           | 0                    | N/A      | 0                      | N/A        |
| Trading 3-5 years                                      | 0                            | (  | N/A        | 0                      | N/A           | 0                    | N/A      | 0                      | N/A        |
| Trading 5-10 years                                     | 20,675,914                   | 21,159,784                                       | 2.3        | 20,002,670             | -5.5          | 20,371,499           | 1.8      | 18,580,614             | -8.8       |
| Trading 3-10 years                                     | N/A                          | N/A  | ١          | N/A                    |               | N/A                  |          | N/A                    |            |
| Trading > 10 years                                     | 0                            | (  | N/A        | 0                      | N/A           | 0                    | N/A      | 0                      | N/A        |
| TOTAL TRADING  | 20,675,914                   | 21,159,784                                       | 2.3        | 20,002,670             | -5.5          | 20,371,499           | 1.8      | 18,580,614             | -8.8       |
|  |                              |  |            |                        |               |                      |          |                        |            |
| Other Investments < 1 yr                               | 968,276,214                  | 877,675,989                                      | -9.4       | 1,251,214,869          | 42.6          | 1,156,819,793        | -7.5     | 1,260,632,157          | 9.0        |
| Other Investments 1-3 yrs                              | 379,870,932                  | 399,635,329                                      | 5.2        | 331,907,106            | -16.9         | 296,614,815          | -10.6    | 300,453,995            | 1.3        |
| Other Investments 3-5 yrs                              | 149,672,803                  | 115,148,631                                      | -23.1      | 99,762,513             | -13.4         | 94,911,920           | -4.9     | 104,044,999            | 9.6        |
| Other Investments 5-10 yrs                             | 44,867,889                   |  |            | 38,456,725             | -18.2         | 10,138,433           | -73.6    | , ,                    |            |
| Other Investments 3-10 yrs                             | N/A                          | , ,  |            | N/A                    |               | N/A                  |          | N/A                    |            |
| Other Investments > 10 yrs                             | 1,844,828                    |  |            | 1,647,617              | 16.0          | 486,724              | -70.5    |                        |            |
| TOTAL Other Investments                                | 1,544,532,666                |  |            | 1,722,988,830          | 19.6          | 1,558,971,685        | -9.5     | ,                      |            |
| 10 1/12 Galot involutions                              | 1,044,002,000                | 1,-1-10,007,200                                  | -0.1       | 1,122,300,000          | 13.0          | 1,000,011,000        | -9.0     | 1,070,704,009          | 1.5        |
| MATURITIES:  |                              |  | + +        |                        | +             |                      |          |                        | +          |
| Total Investments < 1 yr                               | 1,217,303,929                | 1,018,251,393                                    | -16.4      | 1,465,473,077          | 43.9          | 1,434,492,786        | -2.1     | 1,598,915,961          | 11.5       |
| Total Investments 1-3 yrs                              | 834,833,653                  |  |            | 1,074,076,999          | -7.5          | 969,496,219          | -9.7     | 869,275,549            |            |
|  |                              |  |            | 895,559,921            | -7.5          | 1,036,688,320        | 15.8     | , ,                    |            |
| Total Investments 3-5 yrs Total Investments 5-10 yrs   | 1,162,984,546<br>348,939,093 |  |            |                        | -2.3<br>-27.7 |                      | -3.1     | 174,608,093            |            |
|  |                              |  |            | 189,062,189            | -21.1         | 183,140,501          | -3.1     |                        |            |
| Total Investments 3-10 yrs                             | N/A                          |  |            | N/A                    | 0             | N/A                  |          | N/A                    |            |
| Total Investments > 10 yrs                             | 26,319,078                   |  |            | 19,675,027             | -34.4         | 6,089,516            | -69.0    | , ,                    |            |
| Total  | 3,590,380,299                | 3,387,336,609                                    | -5.7       | 3,643,847,213          | 7.6           | 3,629,907,342        | -0.4     | 3,745,748,937          | 3.2        |
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|  |                              |  |            |                        |               |                      |          | 14                     | 4. InvCash |

|   |                            | Other Investment In  | formation | 1                        | 1             |                       | 1              |                            | $\overline{}$ |
|---|----------------------------|----------------------|-----------|--------------------------|---------------|-----------------------|----------------|----------------------------|---------------|
| Return to cover   |                            | For Charter :        | N/A       |                          |               |                       |                |                            |               |
| 09/11/2017  |                            | Count of CU:         |           |                          |               |                       |                |                            |               |
| CU Name: N/A  |                            | Asset Range :        |           | Nation * Dans Craw       | All * C       | tota IMOI * Tuma Im   |                | Fadarally Incomed Ct       |               |
| Peer Group: N/A   | Count o                    | f CU in Peer Group : |           | Nation * Peer Group      | p: All * 5    | tate = 'MO' * Type In | ciuaea: i      | rederally insured St       | ate           |
|   |                            | l common on one      | 1471      |                          |               |                       |                |                            | +             |
|   | Dec-2013                   | Dec-2014             | % Chg     | Dec-2015                 | % Chg         | Dec-2016              | % Chg          | Jun-2017                   | % Chg         |
| INVESTMENT SUMMARY:   |                            |                      |           |                          |               |                       |                |                            |               |
| NCUA Guaranteed Notes (included in US Gov't Obligations)  | 29,312,585                 |                      |           | 17,258,983               |               |                       | -37.8          | 9,355,485                  |               |
| Total FDIC-Issued Guaranteed Notes  All Other US Government Obligations   | 0                          | _                    |           | 0                        | N/A           |                       | N/A            | 171,274                    |               |
| TOTAL U.S. GOVERNMENT OBLIGATIONS   | 102,225,315<br>131,537,900 |                      |           | 60,944,858<br>78,203,841 | 2.2<br>-8.8   |                       | 54.8<br>34.4   | 111,055,315<br>120,582,074 |               |
| TOTAL G.G. GOVERNIMENT OBLIGATIONS  | 131,337,900                | 03,740,230           | -34.0     | 70,203,041               | -0.0          | 103,100,030           | 34.4           | 120,302,014                | 14.7          |
| Agency/GSE Debt Instruments (not backed by mortgages)   | 903,593,825                | 871,146,157          | -3.6      | 729,081,154              | -16.3         | 717,788,374           | -1.5           | 644,648,444                | -10.2         |
| Agency/GSE Mortgage-Backed Securities   | 936,059,535                |                      |           | 1,028,966,096            |               |                       | 14.8           | 1,227,327,793              |               |
| TOTAL FEDERAL AGENCY SECURITIES   | 1,839,653,360              | 1,803,803,464        | -1.9      | 1,758,047,250            | -2.5          | 1,898,752,120         | 8.0            | 1,871,976,237              |               |
| Securities Issued by States and Political Subdivision in the U.S.   | 12,965,820                 | 9,193,306            |           | 9,342,933                |               | , ,                   | -48.0          | 2,687,961                  |               |
| Privately Issued Mortgage-Related Securities  | 0                          |                      |           | 32                       |               |                       |                | 0                          |               |
| Privately Issued Securities (FCUs only)   | 0 710 110                  |                      |           | 0                        | N/A           |                       | N/A            | 0                          | _             |
| Privately Issued Mortgage-Backed Securities (FISCUs Only)  TOTAL OTHER MORTGAGE-BACKED SECURITIES                   | 2,719,448<br>2,719,448     |                      |           | 940,680<br>940,712       |               |                       | -26.0<br>-26.0 | 618,387<br>618,387         |               |
| TOTAL OTTILK MORTGAGE-BACKED SECORTILES   | 2,719,440                  | 1,300,438            | -32.2     | 940,712                  | -21.1         | 095,074               | -20.0          | 010,307                    | -11.1         |
| Mutual Funds  | 29,544,874                 | 28,381,953           | -3.9      | 27,137,987               | -4.4          | 220,171               | -99.2          | 220,715                    | 0.2           |
| Common Trusts   | 3,566,097                  | 3,528,592            |           | 3,524,702                | -             | ,                     | -0.4           | 3,530,189                  | _             |
| TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS   | 33,110,971                 | 31,910,545           | -3.6      | 30,662,689               |               |                       | -87.8          | 3,750,904                  |               |
| Bank Issued FDIC-Guaranteed Bonds   | 0                          | C                    | N/A       | 0                        | N/A           | 0                     | N/A            | 0                          | N/A           |
| MORTGAGE RELATED SECURITIES:  |                            |                      |           |                          |               |                       |                |                            |               |
| Collateralized Mortgage Obligations   | 350,264,470                |                      |           | 405,298,265              |               | 456,348,742           | 12.6           | 471,258,931                |               |
| Commercial Mortgage Backed Securities   | 55,197,780                 | 46,172,707           | -16.4     | 68,696,412               | 48.8          | 182,461,623           | 165.6          | 216,299,395                | 18.5          |
| OTHER INVESTMENT INFORMATION: Non-Mortgage Related Securities With Embedded Options                                 |                            |                      |           |                          |               |                       |                |                            | -             |
| or Complex Coupon Formulas  | 0                          | C                    | N/A       | 0                        | N/A           | 0                     | N/A            | 0                          | N/A           |
| Non-Mortgage Related Securities With Maturities > 3 Yrs   |                            |                      |           |                          |               |                       |                |                            |               |
| Without Embedded Options or Complex Coupon Formulas   | 0                          |                      |           | 0                        |               |                       |                | 0                          |               |
| Securities per 703.12(b) Deposits/Shares per 703.10(a)  | 0                          |                      |           | 0                        |               |                       |                | 0                          |               |
| Market Value of Investments Purchased Under   | U                          |                      | N/A       | U                        | N/A           | 0                     | N/A            | U                          | N/A           |
| Investment Pilot Program (703.19)   | 0                          | C                    | N/A       | 0                        | N/A           | 0                     | N/A            | 0                          | N/A           |
| Fair Value of Total Investments   | 3,591,674,369              | 3,390,724,445        | -5.6      | 3,647,364,271            | 7.6           | 3,630,338,504         | -0.5           | 3,745,756,209              | 3.2           |
| Investment Repurchase Agreements  | 0                          | C                    | N/A       | 0                        | N/A           | 0                     | N/A            | 0                          | N/A           |
| Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage  | 0                          | 0                    | N/A       | 10,085,300               | N/A           | 12,820,488            | 27.1           | 5,057,812                  | -60.5         |
| Cash on Deposit in Corporate Credit Unions  | 118,296,338                |                      |           | 152,751,399              | -             |                       | -9.1           | 149,912,051                | _             |
| Cash on Deposit in Other Financial Institutions   | 500,859,070                |                      |           | 744,359,460              |               |                       | -16.0          | 725,637,921                |               |
| CUSO INFORMATION  | 200,000,01                 | 100,000,000          |           | ,                        |               | 0-0,00-,10-           |                | ,,,,,,,                    |               |
| Value of Investments in CUSO  | 40,662,601                 | 42,536,947           | 4.6       | 44,019,976               | 3.5           | 49,546,856            | 12.6           | 49,132,107                 | -0.8          |
| CUSO loans  | 406,243                    | 8,970,301            | 2,108.1   | 489,422                  | -94.5         | 581,277               | 18.8           | 3,179,457                  | 447.0         |
| Aggregate cash outlays in CUSO  | 22,183,418                 | 23,694,789           | 6.8       | 23,809,389               | 0.5           | 23,727,169            | -0.3           | 23,340,279                 | -1.6          |
|   | _                          |                      |           |                          |               |                       |                | _                          |               |
| Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup> Outstanding Balance of Brokered CDs and Share | 0                          | 2,330,265            | N/A       | 2,430,200                | 4.3           | 0                     | -100.0         | С                          | N/A           |
| Certificates Purchased  | 167,319,924                | 163,791,429          | -2.1      | 185,526,154              | 13.3          | 181,543,795           | -2.1           | 176,719,260                | -2.7          |
| CREDIT UNION INVESTMENT PROGRAMS  | - ,,-                      | , ,                  |           | ,-                       |               | ,,,,,,                |                | -, -, -,                   |               |
| Mortgage Processing   | 18                         | 20                   | 11.1      | 21                       | 5.0           | 22                    | 4.8            | 23                         | 4.5           |
| Approved Mortgage Seller  | 15                         | 18                   | 20.0      | 19                       | 5.6           | 18                    | -5.3           | 19                         | 5.6           |
| Borrowing Repurchase Agreements   | 0                          |                      |           | 1                        |               |                       |                |                            |               |
| Brokered Deposits (all deposits acquired through 3rd party) Investment Pilot Program                                | 2                          |                      |           | 4                        |               |                       |                | 3                          |               |
| Investment Pilot Program Investments Not Authorized by FCU Act (SCU only)   | 0                          |                      |           | 0 2                      |               |                       |                | 0                          |               |
| Deposits and Shares Meeting 703.10(a)   | 0                          |                      |           | 0                        |               |                       |                | 0                          |               |
| Brokered Certificates of Deposit (investments)  | 30                         |                      |           | 35                       |               |                       | -5.7           | 32                         |               |
| Charitable Donation Accounts  | N/A                        |                      |           | 0                        |               |                       |                | 0                          |               |
| RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE  |                            |                      |           |                          |               |                       |                |                            |               |
| BENEFIT PLANS OR DEFERRED COMPENSATION PLANS  |                            | 07.500.555           |           | 0.177.5                  |               | 0175155               |                | 40.000 :                   |               |
| Securities Other Investments  | N/A                        | 27,533,268           |           | 24,477,304               |               |                       | -11.1          | 19,993,405                 |               |
| Other Investments Other Assets  | N/A<br>N/A                 |                      |           | 3,818,207<br>108,514,410 | -28.8<br>38.0 |                       | 74.3<br>14.7   | 6,859,462<br>106,565,756   | +             |
| Total Assets Used to Fund Employee Benefit Plans or Deferred  | IN/A                       | 70,031,400           | 1         | 100,514,410              | 30.0          | 124,443,309           | 14.7           | 100,000,700                | -14.4         |
| Compensation Agreements   | N/A                        | 111,529,641          |           | 136,809,921              | 22.7          | 152,856,197           | 11.7           | 133,418,623                | -12.7         |
|   |                            |                      |           |                          |               |                       |                |                            | 1             |
| 1/ Prior to March 31, 2014, this item included investments purchased for employee                                   | e benefit/deterred compe   | ensation plans.      | T         |                          | 1             | I                     | ı              | Ī                          | 1             |
| # Means the number is too large to display in the cell  |                            |                      | 1         |                          |               |                       |                | 45.00                      | and market of |
|   |                            |                      | 1         |                          |               |                       |                | 15.Oth                     | erinvinfo     |

|   | Supplemental Shar          | e Information, Off Ba        | olonoo C     | haat & Barrawings            |               |                              | ı              | I                             |               |
|---|----------------------------|------------------------------|--------------|------------------------------|---------------|------------------------------|----------------|-------------------------------|---------------|
| Return to cover   | Supplemental Shar          | For Charter :                |              | neet, & Borrowings           |               |                              |                |                               |               |
| 09/11/2017  |                            | Count of CU:                 | 105          |                              |               |                              |                |                               |               |
| CU Name: N/A  |                            | Asset Range :                | N/A          | N                            | AU + 0        |                              |                |                               |               |
| Peer Group: N/A   | Count of                   |                              |              | Nation * Peer Group          | : All * St    | ate = 'MO' * Type In         | cluded: I      | ederally Insured Sta          | ite           |
|   | Count of                   | CO in Peer Group :           | N/A          |                              |               |                              |                |                               |               |
|   | Dec-2013                   | Dec-2014                     | % Chg        | Dec-2015                     | % Chg         | Dec-2016                     | % Chg          | Jun-2017                      | % Chg         |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):  |                            |                              |              |                              |               |                              |                |                               |               |
| Accounts Held by Member Government Depositors   | 753,956                    |                              | 3.4          | 788,500                      | 1.2           | 1,393,985                    | 76.8           |                               | 0.2           |
| Accounts Held by Nonmember Government Depositors  | 1,589,289                  |                              | 15.3         | 1,955,200                    | 6.7           | 1,729,535                    | -11.5          |                               | 706.9         |
| Employee Benefit Member Shares  | 18,132,072                 |                              | 11.8         | 21,006,162                   | 3.6           | 22,191,319                   | 5.6            |                               | -2.4          |
| Employee Benefit Nonmember Shares   | 0                          |                              |              | 0                            | N/A           | 0                            |                | 0                             |               |
| 529 Plan Member Deposits  | 0                          |                              |              | 0                            | N/A           | 0                            | _              | 0                             |               |
| Non-dollar Denominated Deposits Health Savings Accounts   | 0<br>14,903,210            |                              | N/A<br>27.4  | 22,568,930                   | N/A<br>18.9   | 26,265,171                   | N/A<br>16.4    | 30,400,212                    | N/A<br>15.7   |
| Dollar Amount of Share Certificates >= \$100,000  | 461,097,245                |                              | -3.7         | 450,700,395                  | 1.5           | 480,272,569                  | 6.6            |                               | -0.2          |
| Dollar Amount of IRA/Keogh >= \$100,000   | 325,083,662                |                              | -3.2         | 309,151,688                  | -1.8          | 293,622,367                  | -5.0           |                               | -3.0          |
| Dollar Amount of Share Drafts Swept to Regular Shares or  |                            |                              |              | 222,121,222                  |               |                              |                |                               |               |
| Money Market Accounts   | 3,891,828                  |                              | -100.0       | 0                            | N/A           | 0                            | N/A            | 0                             | N/A           |
| Business Share Accounts   | 141,965,011                | 165,889,680                  | 16.9         | 203,968,221                  | 23.0          | 210,176,031                  | 3.0            |                               | 15.0          |
| Negative Shares as Included in All Other Unsecured Loans/Lines of Credit                          | 7,582,679                  | 13,148,967                   | 73.4         | 6,183,580                    | -53.0         | 6,263,090                    | 1.3            | 5,289,238                     | -15.5         |
| SAVING MATURITIES   | 0.465.515.55               | 0.7-0.0-0.0-0                |              | 0.400                        |               | 0.000.001                    |                | 10 100 000                    |               |
| < 1 year 1 to 3 years   | 8,463,342,565              | 8,770,279,400<br>747,318,036 | 3.6          | 9,436,412,014<br>724,081,317 | 7.6<br>-3.1   | 9,969,904,623<br>671,100,197 | 5.7<br>-7.3    | 10,493,263,052<br>660,967,332 | 5.2           |
| > 3 years   | 722,705,655<br>468,898,102 | 747,318,036<br>398,461,118   | -15.0        | 724,081,317<br>350,756,600   | -3.1          | 362,583,095                  | -7.3<br>3.4    |                               | -1.5<br>5.1   |
| Total Shares & Deposits   | 9,654,946,322              | 9,916,058,554                | 2.7          | 10,511,249,931               | 6.0           | 11,003,587,915               | 4.7            |                               | 4.8           |
| INSURANCE COVERAGE IN ADDITION TO NOUSIF  | 5,004,340,322              | 5,510,050,554                | 2.1          | 10,011,243,931               | 0.0           | 11,000,001,810               | 4.7            | 11,000,400,000                | 4.0           |
| Share/Deposit Insurance in Addition to NCUSIF   | 8                          | 8                            | 0.0          | 8                            | 0.0           | 7                            | -12.5          | 7                             | 0.0           |
| Dollar Amount of Shares/Deposits Covered by Additional Insurance                                  | 37,545,760                 |                              | 0.2          | 37,599,593                   | 0.0           | 33,651,660                   | -10.5          |                               | 1.0           |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS   |                            |                              |              |                              |               |                              |                |                               |               |
| LOANS   |                            |                              |              |                              |               |                              |                |                               |               |
| Member Business Loans Secured by Real Estate  | 3,808,237                  | 6,442,501                    | 69.2         | 9,426,812                    | 46.3          | 12,321,917                   | 30.7           | 12,140,778                    | -1.5          |
| Member Business Loans NOT Secured by Real Estate  | 2,558,769                  | 4,172,551                    | 63.1         | 4,398,940                    | 5.4           | 6,324,170                    | 43.8           |                               | 4.5           |
| Nonmember Business Loans Secured by Real Estate   | 255,089                    | 1,537,162                    | 502.6        | 979,245                      | -36.3         | 71,970                       | -92.7          | 0                             |               |
| Nonmember Business Loans NOT Secured by Real Estate Total Unfunded Commitments for Business Loans | 55,172<br>6,677,267        | 101,890<br>12,254,104        | 84.7<br>83.5 | 33,331<br>14,838,328         | -67.3<br>21.1 | 0<br>18,718,057              | -100.0<br>26.1 | 18,751,086                    | N/A<br>0.2    |
| Miscellaneous Business Loan Unfunded Commitments (Included In                                     | 0,077,207                  | 12,234,104                   | 00.0         | 14,030,320                   | 21.1          | 10,7 10,037                  | 20.1           | 10,731,000                    | 0.2           |
| Categories Above)   |                            |                              |              |                              |               |                              |                |                               |               |
| Agricultural Related Business Loans   | 38,607                     | 481,860                      | 1,148.1      | 29,760                       | -93.8         | 97,892                       | 228.9          | 113,187                       | 15.6          |
| Construction & Land Development   | 366,440                    | 781,790                      | 113.3        | 621,560                      | -20.5         | 3,023,698                    | 386.5          | 2,406,942                     | -20.4         |
| Outstanding Letters of Credit   | 0                          | 56,000                       | N/A          | 341,976                      | 510.7         | 92,000                       | -73.1          | 92,000                        | 0.0           |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL  |                            |                              |              |                              |               |                              |                |                               |               |
| REMAINING LOANS (NON-BUSINESS)  Revolving O/E Lines 1-4 Family                                    | 400 700 045                | 204 744 252                  | 2.0          | 400 000 000                  |               | 400 045 500                  | 40.4           | 400 200 240                   | A             |
| Credit Card Line  | 402,769,345<br>910,503,391 | 394,744,353<br>992,241,726   | -2.0<br>9.0  | 420,889,088<br>936,065,206   | 6.6<br>-5.7   | 463,245,563<br>1,021,715,455 | 10.1<br>9.2    | 488,308,319<br>980,086,933    | 5.4<br>-4.1   |
| Unsecured Share Draft Lines of Credit   | 115,730,925                | 115,532,892                  | -0.2         | 114,714,998                  | -0.7          | 115,169,956                  | 0.4            |                               | 2.9           |
| Overdraft Protection Programs   | 239,639,235                | 237,648,280                  | -0.8         |                              | 6.2           | 265,179,159                  | 5.0            |                               | 3.6           |
| Residential Construction Loans-Excluding Business Purpose   | 704,757                    | 1,260,038                    | 78.8         |                              | -18.4         | 2,021,104                    | 96.5           |                               | 18.4          |
| Federally Insured Home Equity Conversion Mortgages (HECM)   | 0                          |                              |              | 0                            | N/A           | 0                            |                | 0                             | N/A           |
| Proprietary Reverse Mortgage Products   | 0                          | 0                            | N/A          | 0                            | N/A           | 0                            | N/A            | 0                             | N/A           |
| Other Unused Commitments  | 49,224,648                 |                              | 17.2         | 62,228,479                   | 7.9           | 25,771,454                   | -58.6          | 27,800,708                    | 7.9           |
| Total Unfunded Commitments for Non-Business Loans   | 1,718,572,301              | 1,799,125,444                | 4.7          | 1,787,402,663                | -0.7          | 1,893,102,691                | 5.9            |                               | -0.1          |
| Total Unused Commitments  | 1,725,249,568              | 1,811,379,548                | 5.0          | 1,802,240,991                | -0.5          | 1,911,820,748                | 6.1            | 1,910,710,199                 | -0.1          |
| %(Unused Commitments / Cash & ST Investments)   | #NAME?                     | #NAME?                       |              | #NAME?                       | ######        | #NAME?                       |                | #NAME?                        |               |
| Unfunded Commitments Committed by Credit Union Unfunded Commitments Through Third Party           | 1,724,277,461              | 1,810,216,023                | 5.0          | 1,802,240,991                | -0.4          | 1,911,748,778                | 6.1            | 1,910,710,199                 | -0.1          |
| Loans Transferred with Recourse <sup>1</sup>  | 972,107                    | 1,163,525                    | 19.7         | 0                            | -100.0        | 71,970                       | N/A            | 330.055.045                   |               |
| Pending Bond Claims   | 165,207,539<br>261,965     | 239,615,341<br>426,299       | 45.0<br>62.7 | 254,195,432<br>607,516       | 6.1<br>42.5   | 297,567,906<br>1,237,869     | 17.1<br>103.8  | 330,055,045<br>494,967        | 10.9<br>-60.0 |
| Other Contingent Liabilities  | 720,071                    | 426,299<br>884,846           | 22.9         |                              | 28.3          | 21,693,808                   |                |                               | 63.2          |
| CREDIT AND BORROWING ARRANGEMENTS:  | 720,071                    | 004,040                      | 22.5         | 1,104,000                    | 20.0          | 21,000,000                   | 1,011.0        | 00,412,200                    | 00.2          |
| Num FHLB Members  | 26                         | 27                           | 3.8          | 27                           | 0.0           | 26                           | -3.7           | 27                            | 3.8           |
| LINES OF CREDIT (Borrowing)   |                            |                              |              |                              |               |                              |                |                               |               |
| Total Credit Lines  | 1,536,947,893              | 1,714,643,994                | 11.6         | 1,939,240,105                | 13.1          | 2,082,125,996                | 7.4            | 1,906,748,869                 | -8.4          |
| Total Committed Credit Lines  | 387,263,166                |                              | -5.5         | 377,231,079                  | 3.1           | 441,213,776                  | 17.0           |                               | -4.3          |
| Total Credit Lines at Corporate Credit Unions   | 279,837,503                |                              | -2.1         | 274,538,800                  | 0.2           | 294,195,000                  |                |                               |               |
| Draws Against Lines of Credit   | 3,117,651                  | 22,937,417                   | 635.7        | 9,280,788                    | -59.5         | 17,242,176                   | 85.8           | 152,501,331                   | 784.5         |
| BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS   |                            |                              |              |                              |               |                              |                |                               |               |
| Line of Credit Outstanding from Corporate Cus   | 2,226,350                  | 8,179,546                    | 267.4        | 0                            | -100.0        | 1,631,289                    | N/A            | 957,785                       | -41.3         |
| Term Borrowings Outstanding from Corporate Cus  | 2,226,350                  |                              |              | 0                            | -100.0<br>N/A | 1,631,289                    |                |                               |               |
| MISCELLANEOUS BORROWING INFORMATION:  | 0                          | 0                            | IN/A         | 0                            | IN/A          | U                            | IN/A           | 0                             | IN/A          |
| Assets Pledged to Secure Borrowings   | 909,178,493                | 1,211,001,596                | 33.2         | 1,231,550,343                | 1.7           | 1,624,201,306                | 31.9           | 1,496,968,501                 | -7.8          |
| Amount of Borrowings Subject to Early Repayment at  |                            |                              |              |                              |               | .,== 1,== 1,000              |                |                               |               |
| Lenders Option  | 13,000,000                 |                              | -23.1        | 10,000,000                   | 0.0           | 0                            |                | 2,447,055                     | N/A           |
| Uninsured Secondary Capital <sup>2</sup>  | 0                          | 0                            | N/A          | 0                            | N/A           | 0                            | N/A            | 0                             | N/A           |
| # Means the number is too large to display in the cell  |                            |                              |              |                              |               |                              |                |                               |               |
| 1 Included MBL construction and land development prior to 03/31/09.                               | L .                        |                              |              |                              |               |                              |                |                               | L             |
| <sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 for    | ward                       | L                            |              | L                            |               |                              |                | 16.SuppShareO                 | R2%Borr       |

|   | Miscella         | neous Information, Pr | rograms | Services             |             |                       |           |                        |           |
|---|------------------|-----------------------|---------|----------------------|-------------|-----------------------|-----------|------------------------|-----------|
| Return to cover   | imoodiid         | For Charter :         |         | 00.1.000             |             |                       |           |                        |           |
| 09/11/2017  |                  | Count of CU:          |         |                      |             |                       |           |                        |           |
| CU Name: N/A  |                  | Asset Range :         |         |                      |             |                       |           |                        |           |
| Peer Group: N/A   |                  |                       |         | Nation * Peer Group: | All * State | e = 'MO' * Type Inclu | ded: Fede | erally Insured State C | redit     |
|   | Count            | of CU in Peer Group : | N/A     |                      |             |                       |           |                        |           |
|   |                  |                       |         |                      |             |                       |           |                        |           |
|   | Dec-2013         | Dec-2014              | % Chg   | Dec-2015             | % Chg       | Dec-2016              | % Chg     | Jun-2017               | % Chg     |
| MEMBERSHIP:   |                  |                       |         |                      |             |                       |           |                        |           |
| Num Current Members   | 1,320,195        | 1,353,587             | 2.5     | 1,389,705            | 2.7         | 1,415,570             | 1.9       | 1,438,072              | 1.6       |
| Num Potential Members   | 30,861,655       | 34,288,419            | 11.1    | 33,715,033           | -1.7        | 37,212,607            | 10.4      | 33,944,959             | -8.8      |
| % Current Members to Potential Members  | 4.28             | 3.95                  | -7.7    | 4.12                 | 4.4         | 3.80                  | -7.7      | 4.24                   | 11.4      |
| * % Membership Growth   | 2.49             | 2.53                  | 1.7     | 2.67                 | 5.5         | 1.86                  |           | 3.18                   | 70.8      |
| Total Num Savings Accts   | 2,460,159        | 2,527,354             | 2.7     | 2,621,112            |             | 2,657,678             |           | 2,718,220              |           |
| EMPLOYEES:  | , ,              | ,- ,                  |         | 7- 7                 |             | 7 7-                  |           | , , ,                  |           |
| Num Full-Time Employees   | 3,369            | 3,482                 | 3.4     | 3,612                | 3.7         | 3,708                 | 2.7       | 3,756                  | 1.3       |
| Num Part-Time Employees   | 431              | 439                   |         | 422                  | -3.9        | 385                   |           | 376                    |           |
| BRANCHES:   | 431              | 433                   | 1.3     | 722                  | -5.5        | 303                   | -0.0      | 370                    | -2.5      |
| Num of CU Branches  | 316              | 315                   | -0.3    | 313                  | -0.6        | 310                   | -1.0      | 315                    | 1.6       |
| Num of CUs Reporting Shared Branches  |                  |                       |         |                      |             |                       |           | 315                    |           |
| . •   | 31               | 30                    |         | 30                   | 0.0         | 30                    |           |                        |           |
| Plan to add new branches or expand existing facilities                        | 13               | 11                    | -15.4   | 11                   | 0.0         | 15                    | 36.4      | 12                     | -20.0     |
| MISCELLANEOUS LOAN INFORMATION:   | 0.410.000.000    | 0.000.000.            |         | 0.700.000.00         |             | 1.50 -00 - : :        | 1         | 0.00= 00=              |           |
| **Total Amount of Loans Granted YTD   | 3,446,856,227    | 3,298,350,353         | -4.3    | 3,799,506,715        | 15.2        | 4,156,782,511         | 9.4       | 2,207,365,975          | 6.2       |
| **Total Payday Alternative Loans (PAL Loans) Granted Year to Date             | 0                | 0                     | N/A     | 0                    | N/A         | 0                     | N/A       | 0                      | N/A       |
| (FCUs Only) MEMBER SERVICE AND PRODUCT OFFERINGS                              | 0                | U                     | IN/A    | 0                    | IN/A        | 0                     | IN/A      | 0                      | IN/A      |
| (Credit Programs):  |                  |                       |         |                      |             |                       |           |                        |           |
| Business Loans  | 29               | 33                    | 13.8    | 32                   | -3.0        | 32                    | 0.0       | 32                     | 0.0       |
| Credit Builder  | 23               | 24                    |         | 28                   | 16.7        | 27                    |           | 28                     |           |
| Debt Cancellation/Suspension  | 6                | 6                     |         | 5                    |             | 5                     |           |                        |           |
| Direct Financing Leases   | 0                | 0                     |         | 0                    |             | 0                     |           | 0                      |           |
| <u>-</u>  |                  |                       |         |                      |             |                       |           |                        |           |
| Indirect Business Loans   | 9                | 9                     |         | 9                    |             | 8                     |           | 8                      |           |
| Indirect Consumer Loans   | 35               | 35                    |         | 34                   | -2.9        | 35                    |           | 34                     |           |
| Indirect Mortgage Loans   | 9                | 10                    |         | 9                    |             | 9                     |           | 9                      |           |
| Interest Only or Payment Option 1st Mortgage Loans                            | 11               | 10                    |         | 11                   | 10.0        | 11                    |           | 11                     |           |
| Micro Business Loans  | 11               | 11                    | 0.0     | 13                   | 18.2        | 12                    |           | 12                     |           |
| Micro Consumer Loans  | 13               | 14                    |         | 14                   | 0.0         | 12                    |           | 12                     |           |
| Overdraft Lines of Credit   | 64               | 64                    |         | 64                   | 0.0         | 59                    |           | 58                     |           |
| Overdraft Protection  | 58               | 58                    | 0.0     | 57                   | -1.7        | 55                    | -3.5      | 54                     | -1.8      |
| Participation Loans   | 41               | 45                    | 9.8     | 43                   | -4.4        | 40                    | -7.0      | 40                     | 0.0       |
| Pay Day Loans   | 15               | 15                    | 0.0     | 15                   | 0.0         | 15                    | 0.0       | 16                     | 6.7       |
| Real Estate Loans   | 85               | 83                    | -2.4    | 80                   | -3.6        | 78                    | -2.5      | 77                     | -1.3      |
| Refund Anticipation Loans   | 2                | 2                     | 0.0     | 2                    | 0.0         | 2                     | 0.0       | 2                      | 0.0       |
| Risk Based Loans  | 81               | 83                    | 2.5     | 82                   | -1.2        | 80                    | -2.4      | 78                     | -2.5      |
| Share Secured Credit Cards  | 31               | 31                    | 0.0     | 30                   | -3.2        | 31                    | 3.3       | 30                     |           |
| Payday Alternative Loans (PAL Loans)  | 0                | 0                     |         | 0                    |             | 0                     |           | 0                      |           |
| MEMBER SERVICE AND PRODUCT OFFERINGS  |                  |                       |         |                      |             |                       |           |                        |           |
| (Other Programs):   |                  |                       |         |                      |             |                       |           |                        |           |
| ATM/Debit Card Program  | 88               | 86                    | -2.3    | 82                   | -4.7        | 79                    | -3.7      | 78                     | -1.3      |
| Business Share Accounts   | 43               | 45                    |         | 44                   | -2.2        | 42                    |           | 45                     |           |
| Check Cashing   | 62               | 63                    |         | 60                   | -4.8        | 60                    | 0.0       | 60                     |           |
| First Time Homebuyer Program  | 13               | 12                    |         | 13                   |             | 14                    |           | 14                     |           |
| Health Savings Accounts   | 11               | 12                    |         | 12                   |             | 12                    |           | 12                     |           |
| Individual Development Accounts   | 2                | 2                     |         | 2                    |             | 2                     |           | 2                      |           |
| In-School Branches  | 1                | 1                     | 0.0     | 1                    | 0.0         |                       | 0.0       |                        | 0.0       |
| Insurance/Investment Sales  | 33               | 36                    |         | 36                   | 0.0         | 36                    |           | 35                     |           |
| International Remittances   |                  | 20                    |         |                      |             |                       |           | 20                     |           |
|   | 17               |                       |         | 19                   | -5.0        | 20                    |           |                        |           |
| Low Cost Wire Transfers   | 84               | 83                    |         | 81                   | -2.4        | 77                    |           | 77                     |           |
| **Number of International Remittances Originated YTD                          | 1,975            | 3,825                 | 93.7    | 3,922                | 2.5         | 3,988                 | 1.7       | 2,089                  | 4.8       |
| MERGERS/ACQUISITIONS:   |                  |                       |         |                      |             |                       |           |                        |           |
| Completed Merger/Acquisition Qualifying for                                   | 4                | _                     | 05.0    | _                    | 40.0        | 40                    | 40.0      |                        | 40.0      |
| Business Combo Acctng (FAS 141R)  | 4                | 5                     | 25.0    | 7                    | 40.0        | 10                    | 42.9      | 11                     | 10.0      |
| Adjusted Retained Earnings Obtained through                                   | 305,438          | 2,378,003             | 678.6   | 6,119,825            | 157.4       | 15,567,369            | 154.4     | 16,361,591             | 5.1       |
| Business Combinations Fixed Assets - Capital & Operating Leases               | 300,430          | 2,310,003             | 010.0   | 0,118,025            | 131.4       | 10,007,009            | 104.4     | 10,301,391             | J. I      |
| Aggregate of Future Capital and Operating Lease Pmts                          |                  |                       |         |                      |             |                       |           |                        |           |
| on Fixed Assets (not discounted to PV)  | 26,319,727       | 23,176,926            | -11.9   | 27,327,327           | 17.9        | 28,683,342            | 5.0       | 28,877,488             | 0.7       |
|   |                  | 20,170,020            | 11.5    | 21,021,021           |             | 20,000,042            | 0.0       | 20,077,400             | 0.7       |
| * Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (c | n no annuanzing) |                       |         |                      |             |                       | 1         |                        |           |
| ** Amount is year-to-date and the related % change ratio is annualized.       |                  |                       |         |                      |             |                       |           |                        | 1         |
| # Means the number is too large to display in the cell                        |                  |                       |         |                      |             |                       |           | 17.MiscInfoAnd         | dServices |

|   | Informa        | ation System  | s & Tech | nology        |        |                  |           |               |            |
|---|----------------|---------------|----------|---------------|--------|------------------|-----------|---------------|------------|
| Return to cover                                   |                | For Charter : |          |               |        |                  |           |               |            |
| 09/11/2017  |                | ount of CU:   |          |               |        |                  |           |               |            |
| CU Name: N/A                                      | A              | sset Range :  |          |               |        |                  |           |               |            |
| Peer Group: N/A                                   |                |               |          | Nation * Peer | Group: | All * State = 'I | ИО' * Тур | e Included: F | ederally   |
|   | Count of CU in | Peer Group :  | N/A      |               |        |                  |           |               |            |
|   |                |               |          |               |        |                  |           |               |            |
|   | Dec-2013       | Dec-2014      | % Chg    | Dec-2015      | % Chg  | Dec-2016         | % Chg     | Jun-2017      | % Chg      |
|   |                |               |          |               |        |                  |           |               |            |
| System Used to Maintain Share/Loan Records        |                |               |          |               |        |                  |           |               |            |
| Manual System (No Automation)                     | 1              | 1             |          |               |        | 1                |           | 0             |            |
| Vendor Supplied In-House System                   | 63             | 61            |          | 59            |        | 56               | _         | 55            | -1.8       |
| Vendor On-Line Service Bureau                     | 50             | 49            |          | 47            | -4.1   | 45               |           | 45            | 0.0        |
| CU Developed In-House System                      | 0              | 0             |          | 0             | -      | 0                | -         | 0             | -          |
| Other   | 4              | 5             | 25.0     | 5             | 0.0    | 5                | 0.0       | 5             | 0.0        |
|   |                |               |          |               |        |                  |           |               |            |
| Electronic Financial Services                     |                |               |          |               |        |                  |           |               |            |
| Home Banking Via Internet Website                 | 89             | 89            |          | 85            | -4.5   | 82               |           | 82            | 0.0        |
| Audio Response/Phone Based                        | 70             | 67            |          | 63            | -6.0   | 60               |           | 59            | -1.7       |
| Automatic Teller Machine (ATM)                    | 85             | 83            |          | 79            | -4.8   | 76               |           | 75            | -1.3       |
| Kiosk   | 7              | 7             |          | 7             | 0.0    | 6                |           | 6             | 0.0        |
| Mobile Banking                                    | 38             | 48            | 26.3     | 50            | 4.2    | 54               | 8.0       | 55            | 1.9        |
| Other   | 3              | 2             | -33.3    | 2             | 0.0    | 2                | 0.0       | 3             | 50.0       |
| Services Offered Electronically                   |                |               |          |               |        |                  |           |               |            |
| Member Application                                | 39             | 41            | 5.1      | 40            | -2.4   | 41               | 2.5       | 41            | 0.0        |
| New Loan  | 48             | 48            | 0.0      | 49            | 2.1    | 48               | -2.0      | 49            | 2.1        |
| Account Balance Inquiry                           | 91             | 90            | -1.1     | 86            | -4.4   | 82               | -4.7      | 82            | 0.0        |
| Share Draft Orders                                | 65             | 66            | 1.5      | 62            | -6.1   | 62               | 0.0       | 63            | 1.6        |
| New Share Account                                 | 24             | 26            | 8.3      | 25            | -3.8   | 24               | -4.0      | 25            | 4.2        |
| Loan Payments                                     | 83             | 82            | -1.2     | 80            | -2.4   | 77               | -3.8      | 76            | -1.3       |
| Account Aggregation                               | 15             | 16            | 6.7      | 17            | 6.3    | 17               | 0.0       | 17            | 0.0        |
| Internet Access Services                          | 28             | 28            | 0.0      | 28            | 0.0    | 32               | 14.3      | 33            | 3.1        |
| e-Statements                                      | 80             | 82            |          | 79            |        | 77               |           | 76            | -1.3       |
| External Account Transfers                        | 26             | 28            | 7.7      | 30            |        | 29               |           | 31            | 6.9        |
| View Account History                              | 91             | 90            |          | 86            | -4.4   | 82               |           | 82            | 0.0        |
| Merchandise Purchase                              | 5              | 6             |          | 6             |        | 6                |           | 6             |            |
| Merchant Processing Services                      | 6              | 6             |          | 6             |        | 6                |           | 6             |            |
| Remote Deposit Capture                            | 14             | 19            |          | 25            | 31.6   | 27               |           | 33            | 22.2       |
| Share Account Transfers                           | 89             | 88            |          | 85            | -3.4   | 82               |           | 81            | -1.2       |
| Bill Payment                                      | 71             | 71            | 0.0      | 68            | -4.2   | 67               |           | 66            | -1.5       |
| Download Account History                          | 77             | 77            |          | 73            | -5.2   | 72               |           | 72            | 0.0        |
| Electronic Cash                                   | 5              | 5             |          | 4             |        | 5                |           | 5             | 0.0        |
| Electronic Signature Authentication/Certification | 6              | 13            |          | 15            | 15.4   | 17               |           | 23            | 35.3       |
| Mobile Payments                                   | 7              | 15            |          | 20            |        | 24               |           | 26            | 8.3        |
| Type of World Wide Website Address                | ,              | 13            | 114.3    | 20            | 33.3   | 24               | 20.0      | 20            | 0.5        |
| Informational                                     | 11             | 11            | 0.0      | 12            | 9.1    | 11               | -8.3      | 10            | -9.1       |
| Interactive                                       | 2              | 3             |          | 3             |        | 2                |           | 2             | 0.0        |
| Transactional                                     | 88             | 86            |          | 82            | -4.7   | 80               |           | 80            | 0.0        |
| Number of Members That Use Transactional Website  | 533,875        | 567,151       |          | 601,278       | 6.0    | 658,882          |           | 694,267       | 5.4        |
| No Website, But Planning to Add in the Future     | 533,875        | 0 0           |          | 001,278       |        | 058,882          |           | 094,267       | 5.4<br>N/A |
| <u> </u>  | 0              | 0             | N/A      | 0             | N/A    | 0                | N/A       | 0             | N/A        |
| Type of Website Planned for Future Informational  | 0              |               | N/A      | 0             | N/A    | 0                | N/A       | 0             | N/A        |
| Interactive                                       |                | 0             |          |               | -      |                  |           |               |            |
| Interactive Transactional                         | 0              | 0             |          | 0             |        | 0                |           | 0             | N/A        |
|   | 0              | 0             | N/A      | 0             | N/A    | 0                | N/A       | 0             | N/A        |
| Miscellaneous                                     |                |               | 4.5      |               | 0.0    |                  | 4.5       |               | 4.5        |
| Internet Access                                   | 114            | 112           | -1.8     | 108           | -3.6   | 103              | -4.6      | 102           | -1.0       |
| 1   |                |               | 1        | 1             |        |                  | 1         |               | 1          |

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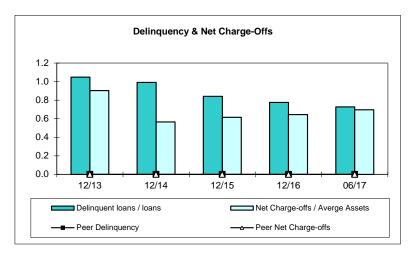
09/11/2017

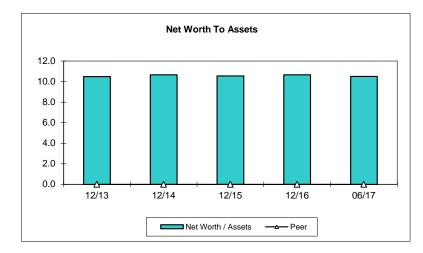
N/A CU Name: Peer Group: N/A

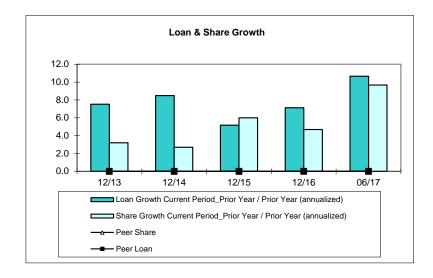
Graphs 1 For Charter : N/A Count of CU: 105 Asset Range: N/A

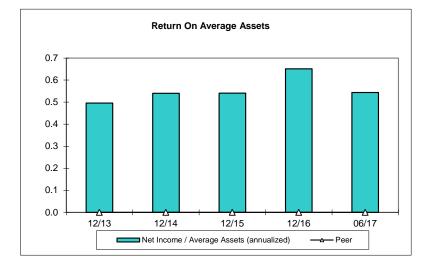
Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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09/11/2017 CU Name: N/A Peer Group: N/A Graphs 2 For Charter: N/A Count of CU: 105 Asset Range: N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A

